

Search Report from Ginger D. Roberts

?show files;ds

File 350:Derwent WPIX 1963-2001/UD,UM &UP=200228

(c) 2002 Thomson Derwent

File 344:CHINESE PATENTS ABS APR 1985-2002/MAR

(c) 2002 EUROPEAN PATENT OFFICE

File 347:JAPIO Oct/1976-2001/Dec(Updated 020401)

(c) 2002 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	12	FINANCIAL(2W)FUNCTION? ?
S2	26794	FINANCIAL OR FINANCE OR FINANCING OR INVESTMENT OR ACCOUNT- ING OR GENERAL()LEDGER? OR COST()ALLOCATION OR BUDGETARY()CON- TROL OR ACCOUNTS()PAYABLE OR ACCOUNTS()RECEIVABLE? OR TRADE OR TRADING
S3	1652278	CALCULAT? OR MATH? OR COMPUTE OR COMPUTES OR COMPUTING OR - COMPUTATION OR ALGORITHM? OR REPORT? OR FUNCTION? ?
S4	2211753	INTEREST OR VALUE OR PAYMENT OR ASSET? ? OR DEPRECIATION OR VALUE OR VALUATION OR NPV OR RATE OR TERM OR CASH()FLOW OR B- ALANCE OR PERIOD? OR CASHFLOW?
S5	987327	AGENT? ? OR BOT OR BOTS OR INFOBOT OR INFOBOTS OR KNOWBOT - OR KNOWBOTS OR ASSISTANT? ? OR CRAWLER? ? OR ROBOT? ? OR CHAT- TERBOT? ? OR SOFTBOT? ? OR WEBCRAWLER? ? OR SPIDER? ? OR META- CRAWLER? OR WANDERER?
S6	1721064	TRANSPARENT? OR SEEMLESS? OR SECRET? OR PRIVATE? OR SECURE? OR AUTOMATIC? OR TRANSPARENCY
S7	47624	AUTO OR (WITHOUT OR NO OR "NOT" OR NON) (3N) (HUMAN OR USER? ? OR OPERATOR?) (3N) (INTERVEN? OR INPUT? OR ACTION? OR ACTIVIT? OR INITIAT? OR REQUEST? OR COMMAND? OR INSTRUCTION?) OR SUBR- OUTINE? OR SUB()ROUTINE?
S8	63884	RISK OR HEDGE? ? OR HEDGING
S9	376213	NETWORK? OR ONLINE OR ON()LINE OR INTERNET? OR EXTRANET? OR INTRANET? OR LAN OR WAN OR NET()WORK? OR WEB OR WEBSITE? OR - WEBPAGE? OR WORLDWIDE()WEB OR WWW OR CYBERSPACE?
S10	2670	(S2(6N)S3 OR S3(6N)S4) AND S5
S11	14	S8 AND S10
S12	1	S1 AND S8
S13	15	S11 OR S12
S14	3	S13 AND IC=G06?
S15	386	(S2(6N)S3 OR S3(6N)S4) AND S8
S16	3	S2 AND S5 AND S8 AND S6
S17	1	S6 AND S7 AND S15
S18	4	S16 OR S17
S19	4	S2 AND (S5 OR S7) AND S6 AND S8
S20	1	S19 NOT (S11:S14 OR S16:S18)
?		

?t1/4/all

1/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-017491/200202|

XR- <XRPX> N02-013979|

TI- Concept mapping based knowledge acquisition system in which
seeker-context is linked to appropriate documents and search results
from a database|

PA- ILLUMINE KNOWLEDGE RESOURCES (ILUM-N); KARMALI R A (KARM-I)|

AU- <INVENTORS> SRINIVAS V|

NC- 093|

NP- 002|

PN- WO 200177784 A2 20011018 WO 2001US11521 A 20010409 200202 B|

PN- AU 200151476 A 20011023 AU 200151476 A 20010409 200213|

AN- <LOCAL> WO 2001US11521 A 20010409; AU 200151476 A 20010409|

AN- <PR> US 2001829153 A 20010409; US 2000546704 A 20000410|

FD- WO 200177784 A2 G06F-000/00

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

FD- AU 200151476 A G06F-000/00 Based on patent WO 200177784|

LA- WO 200177784 (E<PG> 42)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|

AB- <PN> WO 200177784 A2|

AB- <NV> NOVELTY - Seekers are defined as various functional or task groups
in organization e.g. **financial functions** or marketing functions. A
mapping engine provides a specific cluster of maps to enable the
corporate manager to quickly and accurately retrieve information
extracted from available knowledge bases on Internet.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a
knowledge classification system and for an electronic structured
competency training system.

USE - Concept mapping based knowledge acquisition.

ADVANTAGE - Increased competency in solving complex problems.

DESCRIPTION OF DRAWING(S) - The drawing shows an electronic
structured competency training presentation layer.

pp; 42 DwgNo 6/12|

DE- <TITLE TERMS> CONCEPT; MAP; BASED; ACQUIRE; SYSTEM; SEEKER; CONTEXT;
LINK; APPROPRIATE; DOCUMENT; SEARCH; RESULT; DATABASE|

DC- T01|

IC- <MAIN> G06F-000/00|

MC- <EPI> T01-J05A2; T01-J05B3; T01-J16A; T01-J30A; T01-N03A2|

FS- EPI||

1/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 2001-591145/200167|

XR- <XRPX> N01-440395|

TI- Remote operator interface with self-service financial terminal which allows remote operator to access financial terminal via browser application of computer|
PA- CITICORP DEV CENT INC (CITI-N)|
AU- <INVENTORS> YU C S|
NC- 026|
NP- 003|
PN- EP 1096447 A2 20010502 EP 2000203757 A 20001030 200167 B|
PN- CN 1296205 A 20010523 CN 2000132362 A 20001101 200167
PN- CN 1296233 A 20010523 CN 2000130352 A 20001101 200167|
AN- <LOCAL> EP 2000203757 A 20001030; CN 2000132362 A 20001101; CN 2000130352 A 20001101|
AN- <PR> US 99163000 P 19991101; US 99162816 P 19991101|
FD- EP 1096447 A2 G07F-019/00
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI|
LA- EP 1096447(E<PG> 17)|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|
AB- <PN> EP 1096447 A2|
AB- <NV> NOVELTY - Receives the remote operator's user identification entry and displays a menu of self-service financial terminal operator functions for the remote operator. The remote operator makes a selection of a function and is granted access to an application for the selected function.|
AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system.
USE - For remote operator interface with self-service financial terminal.
ADVANTAGE - Allows the remote operator to access the self-service financial terminal via a browser application of a computing device.
DESCRIPTION OF DRAWING(S) - NONE GIVEN
pp; 17 DwgNo 0/6|
DE- <TITLE TERMS> REMOTE; OPERATE; INTERFACE; SELF; SERVICE; FINANCIAL; TERMINAL; ALLOW; REMOTE; OPERATE; ACCESS; FINANCIAL; TERMINAL; APPLY; COMPUTER|
DC- T05; W01|
IC- <MAIN> G06F-003/00; G06F-017/60; G07F-019/00|
IC- <ADDITIONAL> G06F-009/06; G06F-009/445; G06F-019/00; H04L-029/06|
MC- <EPI> T05-L03; W01-A07G|
FS- EPI||

1/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2001-465279/200150|

XR- <XRPX> N01-345124|

TI- Data processing and storage system for on-line financial services, invokes function in response to input instruction, based on which resource function is invoked|

PA- COREY J S (CORE-I); JOHNSTON D (JOHN-I); JONES E C (JONE-I); MUSAL K (MUSA-I); RAWLS G (RAWL-I); ROHWEDDER B (ROHW-I); SMITH A (SMIT-I); SMITH W (SMIT-I); WELLS FARGO FINANCIAL INFORMATION SERVIC (WELL-N)|

AU- <INVENTORS> COREY J S; JOHNSTON D; JONES E C; MUSAL K; RAWLS G; ROHWEDDER B; SMITH A; SMITH W|

NC- 094|

NP- 003|

PN- WO 200150324 A2 20010712 WO 2000US35533 A 20001229 200150 B|

PN- US 20010032106 A1 20011018 US 99174127 A 19991231 200166

<AN> US 2000751837 A 20001229

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PN- AU 200122950 A 20010716 AU 200122950 A 20001229 200169|
AN- <LOCAL> WO 2000US35533 A 20001229; US 99174127 A 19991231; US
2000751837 A 20001229; AU 200122950 A 20001229|
AN- <PR> US 99174127 P 19991231; US 2000751837 A 20001229|
FD- WO 200150324 A2 G06F-017/00
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
FD- US 20010032106 A1 G06F-017/60 Provisional application US 99174127
FD- AU 200122950 A G06F-017/00 Based on patent WO 200150324|
LA- WO 200150324 (E<PG> 57)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZW|
AB- <PN> WO 200150324 A2|
AB- <NV> NOVELTY - A processor linked with a storage facility, receives an
operation instruction and request from a client. A task function is
invoked in response to the instruction and the request is applied to
the function. A resource function is invoked in response to the invoked
function, to process the financial data from a database.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
the following:
 (a) Data processing and storage method;
 (b) Component based framework for business domain-specific
processing;
 (c) Business domain-specific data processing method;
 (d) Component based system for business services;
 (e) Recording medium for multi-environment business system;
 (f) Financial data process executing method;
 (g) Rule based system for processing financial information
USE - For on-line financial services like on-line banking, leasing
through computer network.
ADVANTAGE - Enables performing different service executions easily,
due to hierarchical invoking of function.
DESCRIPTION OF DRAWING(S) - The figure shows the client computing
system interfacing with on-line transaction processing system.
pp; 57 DwgNo 1A/10|
DE- <TITLE TERMS> DATA; PROCESS; STORAGE; SYSTEM; LINE; FINANCIAL; SERVICE;
FUNCTION; RESPOND; INPUT; INSTRUCTION; BASED; RESOURCE; FUNCTION;
INVOKE|
DC- T01|
IC- <MAIN> G06F-017/00; G06F-017/60|
IC- <ADDITIONAL> G06F-015/16|
MC- <EPI> T01-F04; T01-F05E; T01-H07C5E; T01-H07C5S; T01-J05A1; T01-J05A2;
T01-J05B2|
FS- EPI||

1/4/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 2001-316021/200133|

XR- <XRPX> N01-227194|

TI- Communication network usage method for facilitating financing-related
activities, involves transmitting formatted data to user terminal based

on **financial function** request|
PA- CHASE MANHATTAN BANK (CHAS-N)|
AU- <INVENTORS> GIGLIA C J; STOKUM C E|
NC- 092|
NP- 002|
PN- WO 200118704 A2 20010315 WO 2000US20027 A 20000721 200133 B|
PN- AU 200061175 A 20010410 AU 200061175 A 20000721 200137|
AN- <LOCAL> WO 2000US20027 A 20000721; AU 200061175 A 20000721|
AN- <PR> US 2000573297 A 20000518; US 99153452 P 19990910|
FD- WO 200118704 A2 G06F-017/60
<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
FD- AU 200061175 A G06F-017/60 Based on patent WO 200118704|
LA- WO 200118704 (E<PG> 93)|
DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
AB- <PN> WO 200118704 A2|
AB- <NV> NOVELTY - A list of financing functions including status function,
report generation function and financing program function is made
available to user terminal (4) across communication network (8). Based
on required **financial function** request from user terminal,
corresponding data is retrieved from the database (10) and arranged in
preset format and transmitted across the communication network to the
user terminal.|
AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for
the following:
(a) Usage system of communication network to facilitate financing
activities;
(b) Storage medium storing programmatic code for a network based
financing information system
USE - For facilitating financial related activities of vehicle
dealer.
ADVANTAGE - Seamless integration of financing functions into a
simple network-based application allows a user to obtain reserve
account data, check contract status for pending customer contracts and
many more details.
DESCRIPTION OF DRAWING(S) - The figure shows hardware elements of
financing information processing system.
User terminal (4)
Communication network (8)
Database (10)
pp; 93 DwgNo 1/16|
DE- <TITLE TERMS> COMMUNICATE; NETWORK; METHOD; FACILITATE; RELATED; ACTIVE
; TRANSMIT; DATA; USER; TERMINAL; BASED; FINANCIAL; FUNCTION; REQUEST|
DC- T01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A|
FS- EPI||

1/4/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2000-197093/200018|
 XR- <XRPX> N00-146056|
 TI- Card for performing messaging functions and financial functions for automatic teller machine or customer access terminal cards that have screen for displaying first data to cardholder|
 PA- CITIBANK NA (CITI-N)|
 AU- <INVENTORS> HOOPER W D|
 NC- 027|
 NP- 004|
 PN- EP 980053 A2 20000216 EP 99402040 A 19990811 200018 B|
 PN- AU 9943530 A 20000316 AU 9943530 A 19990811 200024
 PN- JP 2000200319 A 20000718 JP 99227243 A 19990811 200040
 PN- AU 732373 B 20010426 AU 9943530 A 19990811 200128|
 AN- <LOCAL> EP 99402040 A 19990811; AU 9943530 A 19990811; JP 99227243 A 19990811; AU 9943530 A 19990811|
 AN- <PR> US 9896185 P 19980811|
 FD- EP 980053 A2 G07F-007/10
 <DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI
 FD- AU 732373 B G06K-019/07 Previous Publ. patent AU 9943530|
 LA- EP 980053(E<PG> 31); JP 2000200319(87)|
 DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI|
 AB- <PN> EP 980053 A2|
 AB- <NV> NOVELTY - An integrated circuit (2) consists of a processor (2a) and at least one memory (2b,c), and a screen (4) for displaying first data from the integrated circuit to a cardholder.|
 AB- <BASIC> DETAILED DESCRIPTION - A piezoelectric speaker (10) provides audio signals to the cardholder and is powered via IC (2) as signals are output to it. Also included is a power supply (8) that provides the card with power. The IC (2) may be turned ON by either moving a switch (9) to the 'ON' position, in which case the power is routed to IC (2) via the switch (9), or when a signal for the card (1) is detected by communications chip (6), power is routed from power supply (8) to IC (2) to wake-up the card (1) from its 'sleep' state.
 INDEPENDENT CLAIMS are included for:
 (a) a method of transmitting a first message to a wireless smart card including a micro-touch screen from a first party
 (b) a messaging system
 USE - In plastic credit or automatic teller machine (ATM) or customer access terminal (CAT) cards that can be used to receive communications via a wireless service. These cards may provide information to a card reader via contacts or the wireless connection and display data to cardholder via a micro-touch screen. The latter may also receive data from the cardholder to control functions of the microprocessor, memory, and external machines and systems.
 ADVANTAGE - Allows to access data and make transactions using a stand alone device that is approximately the size of a credit card that may perform transmission and reception of specific messages to certain cardholders by selecting individuals, reminding them of upcoming or forgotten events and provide updated information. A cardholder is able to keep track of an account more often instead of having to wait for the summary at the end of the month. Faster service for the cardholder
 DESCRIPTION OF DRAWING(S) - The drawing is a schematic view of a card according to a preferred embodiment of the present invention.
 card (1)
 integrated circuit (2)
 processor (2a)
 memory (2b,c)
 screen (4)
 communications chip (6)
 power supply (8)
 switch (9)

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piezoelectric speaker (10)
pp; 31 DwgNo 1/19|
DE- <TITLE TERMS> CARD; PERFORMANCE; MESSAGING; FUNCTION; FINANCIAL;
FUNCTION; AUTOMATIC; TELLER; MACHINE; CUSTOMER; ACCESS; TERMINAL; CARD;
SCREEN; DISPLAY; FIRST; DATA|
DC- T01; T04; T05|
IC- <MAIN> G06F-019/00; G06K-019/07; G07F-007/10|
IC- <ADDITIONAL> G06F-003/033; G06F-017/60; G06K-019/00; G07F-007/08;
G07F-017/40; G07F-019/00; G11B-023/40; H04M-011/00|
MC- <EPI> T01-H01B3A; T01-J05A1; T04-K02; T05-H02C5C; T05-L03|
FS- EPI||

1/4/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 1999-203237/199917|
XR- <XRPX> N99-149575|
TI- Interactive televideo method for e.g. emergency warning broadcasts|
PA- MICROSOFT CORP (MICR-N)|
AU- <INVENTORS> MATTHEWS J H|
NC- 001|
NP- 001|
PN- US 5874985 A 19990223 US 95521799 A 19950831 199917 B
<AN> US 97968386 A 19971112|
AN- <LOCAL> US 95521799 A 19950831; US 97968386 A 19971112|
AN- <PR> US 95521799 A 19950831; US 97968386 A 19971112|
FD- US 5874985 A H04N-007/14 Cont of application US 95521799|
LA- US 5874985(10)|
AB- <PN> US 5874985 A|
AB- <NV> NOVELTY - Interactive televideo systems (16) receive information
flashes from a central control node (12), that are displayed until an
acknowledgment is received from the recipient. The acceptance of the
information is performed using a remote controller to signal the set
top box (20). Broadcasts are directed to viewers who are affected by
the information, or to whom the information is directly related.|
AB- <BASIC> USE - For emergency warning broadcasts, such as tornado
information. Also for electronic program guides, network security,
monitoring, object storage, **financial** transactions, data **functions**
and administrative functions.
ADVANTAGE - Information is directed to viewers in the locality of
the information. Ensures that recipients receive the information as the
broadcast remains on the screen until the controller receives an
acknowledgment signal.
DESCRIPTION OF DRAWING(S) - The diagram shows the broadcast system
connected to a number of television systems.
Central control node (12)
Interactive televideo systems (16)
Set top box (20)
pp; 10 DwgNo 1/5|
DE- <TITLE TERMS> INTERACT; METHOD; EMERGENCY; WARNING; BROADCAST|
DC- W02; W05|
IC- <MAIN> H04N-007/14|
MC- <EPI> W02-F10A; W02-F10X; W05-B08|
FS- EPI||

1/4/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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Search Report from Ginger D. Roberts

IM- *Image available*

AA- 1998-481367/199841|

XR- <XRPX> N98-375504|

TI- Method of using intelligent agent to perform financial services on network - involves automatically performs **financial functions** using downloaded information relating to performed financial transaction to produce output information by local client application|

PA- CITIBANK NA (CITI-N)|

AU- <INVENTORS> FAN W; FORSTER W H; HU H; LEE W; SCHUTZER D; STOLFO S J|

NC- 083|

NP- 005|

PN- WO 9838558 A2 19980903 WO 98US2015 A 19980212 199841 B|

PN- AU 9861418 A 19980918 AU 9861418 A 19980212 199908

PN- US 5920848 A 19990706 US 9737069 A 19970212 199933

<AN> US 9810677 A 19980122

PN- ZA 9801129 A 19990831 ZA 981129 A 19980211 199939

PN- EP 1008078 A2 20000614 EP 98906099 A 19980212 200033

<AN> WO 98US2015 A 19980212|

AN- <LOCAL> WO 98US2015 A 19980212; AU 9861418 A 19980212; US 9737069 A 19970212; US 9810677 A 19980122; ZA 981129 A 19980211; EP 98906099 A 19980212; WO 98US2015 A 19980212|

AN- <PR> US 9810677 A 19980122; US 9737069 P 19970212|

CT- No-SR.Pub|

FD- WO 9838558 A2 G06F-000/00

<DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

<DS> (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

FD- AU 9861418 A G06F-019/00 Based on patent WO 9838558

FD- US 5920848 A G06F-017/60 Provisional application US 9737069

FD- EP 1008078 A2 G06F-017/60 Based on patent WO 9838558

<DS> (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI|

LA- WO 9838558(E<PG> 60); ZA 9801129(61); EP 1008078(E)|

DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW|

DS- <REGIONAL> AT; BE; CH; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SZ; UG; ZW; AL; LI; LT; LV; MK; RO; SI|

AB- <BASIC> WO 9838558 A

The method involves a local client application initiating communication with a server and the user accessing a user account on the server. The user selects a financial transaction and inputs information relating to the selected financial transaction. The server performs the financial transaction and automatically downloads information relating to the performed financial transaction to the local client application. The user initiates transfer of the downloaded information relating to the performed financial transaction from the local client application to a financial software application. The local client application transfers the downloaded information relating to the performed financial transaction to the financial software application. The local client application automatically performs **financial functions** using the downloaded information relating to the performed financial transaction to produce output information. The output information from is transmitted the financial software application to the local client application. The output information from the local software application is uploaded to the user account on the server.

ADVANTAGE - Provides important financial needs such as synthesising, parsing and analysing user's complete financial picture.

Dwg.2/27|

DE- <TITLE TERMS> METHOD; INTELLIGENCE; AGENT; PERFORMANCE; FINANCIAL;
SERVICE; NETWORK; AUTOMATIC; PERFORMANCE; FINANCIAL; FUNCTION;
INFORMATION; RELATED; PERFORMANCE; FINANCIAL; TRANSACTION; PRODUCE;
OUTPUT; INFORMATION; LOCAL; CLIENT; APPLY|
DC- T01|
IC- <MAIN> G06F-000/00; G06F-017/60; G06F-019/00|
MC- <EPI> T01-H07C3E; T01-H07C5; T01-J05A1|
FS- EPI||

1/4/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 1997-535304/199749|
XR- <XRPX> N97-445721|
TI- Supplying network management services e.g. billing and customer support
- uses service instance layer, connection layer and connection instance
layer models, and identifies functions to be accomplished using agent
systems associated with layers|
PA- PROBITA INC (PROB-N)|
AU- <INVENTORS> BURT D V; LUND R M|
NC- 001|
NP- 001|
PN- US 5682482 A 19971028 US 94224857 A 19940408 199749 B
<AN> US 95557697 A 19951113|
AN- <LOCAL> US 94224857 A 19940408; US 95557697 A 19951113|
AN- <PR> US 94224857 A 19940408; US 95557697 A 19951113|
FD- US 5682482 A G06F-017/60 Cont of application US 94224857|
LA- US 5682482(30)|
AB- <BASIC> US 5682482 A

The network architecture is provided for enhanced support of network services. The architecture includes an operations gateway defined by a number of agents that take responsibility for accomplishing support system related functions including **financial transaction functions**. Messages are conveyed to the agents that have informational elements containing data or other information useful in accomplishing the necessary functions.

Preferably, the network is defined to comprise one or more layers including a service layer, a service instance layer, a connection layer and a connection instance layer. Each layer has associated with it one or more management, fulfillment, charging and booking agents. The operations gateway enables service providers to rapidly introduce new services while optimizing the interchangeability of system components or equipment that are useful in supporting the network services.

ADVANTAGE - For managing and supporting operations of network. Useful for structuring dynamic support systems required for operations of current and future communications networks.

Dwg.2/6|

DE- <TITLE TERMS> SUPPLY; NETWORK; MANAGEMENT; SERVICE; BILL; CUSTOMER;
SUPPORT; SERVICE; INSTANCE; LAYER; CONNECT; LAYER; CONNECT; INSTANCE;
LAYER; MODEL; IDENTIFY; FUNCTION; ACCOMPLISH; AGENT; SYSTEM; ASSOCIATE;
LAYER|
DC- T01; W01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5A; W01-C02B9; W01-C06|
FS- EPI||

1/4/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 1994-303245/199437|
 XR- <XRPX> N94-238267|
 TI- Object-oriented system for managing financial instruments - has library
 of **financial functions** and data types which can be combined by
 user, via window-style presentation into complex instruments|
 PA- C*ATS SOFTWARE INC (CATS-N)|
 AU- <INVENTORS> BECKSTROM R A; GALVIN R P; KLECKNER J E; OGDEN S L|
 NC- 048|
 NP- 004|
 PN- WO 9420912 A1 19940915 WO 94US2468 A 19940304 199437 B|
 PN- AU 9463989 A 19940926 AU 9463989 A 19940304 199503
 PN- JP 8507629 W 19960813 JP 94520253 A 19940304 199702
 <AN> WO 94US2468 A 19940304
 PN- EP 765503 A1 19970402 EP 94911492 A 19940304 199718
 <AN> WO 94US2468 A 19940304|
 AN- <LOCAL> WO 94US2468 A 19940304; AU 9463989 A 19940304; JP 94520253 A
 19940304; WO 94US2468 A 19940304; EP 94911492 A 19940304; WO 94US2468 A
 19940304|
 AN- <PR> US 9328360 A 19930309|
 CT- 5.Jnl.Ref; EP 294187|
 FD- WO 9420912 A1 G06F-015/30
 <DS> (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP
 KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN
 <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE
 FD- AU 9463989 A G06F-015/30 Based on patent WO 9420912
 FD- JP 8507629 W G06F-017/60 Based on patent WO 9420912
 FD- EP 765503 A1 G06F-015/30 Based on patent WO 9420912
 <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE|
 LA- WO 9420912 (E<PG> 48); JP 8507629 (55); EP 765503 (E)|
 DS- <NATIONAL> AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP KR KZ
 LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN|
 DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL;
 PT; SE; OA|
 AB- <BASIC> WO 9420912 A
 The object-oriented system for creating, structuring, manipulating
 and evaluating financial instruments includes a library and a windows
 presentation. The user interfaces via the window-based system (50) to
 create on a work-space (52, 54), the complex instrument required.
 Definitions to terms can be extracted from a library presented as a
 list (56) or as icons (57).
 Tools are provided and accessed in a window (58) to place and
 connect terms. The member, connections and display may be altered by
 editors (60).
 USE/ADVANTAGE - E.g. for generating derivatives, such as options,
 synthetics and hedging. Allows users to create financial instruments of
 some complexity without reference to expert programmers.
 Dwg.5/19|
 DE- <TITLE TERMS> OBJECT; ORIENT; SYSTEM; MANAGE; FINANCIAL; INSTRUMENT;
 LIBRARY; FINANCIAL; FUNCTION; DATA; TYPE; CAN; COMBINATION; USER;
 WINDOW; STYLE; PRESENT; COMPLEX; INSTRUMENT|
 DE- <ADDITIONAL WORDS> Financial; Engineering|
 DC- T01|
 IC- <MAIN> G06F-015/30; G06F-017/60|
 MC- <EPI> T01-F07; T01-J05A1; T01-J12B|
 FS- EPI||

1/4/10 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 1991-141822/199120|

XR- <XRPX> N91-109182|

TI- Portable electronic financial calculator and planner - displays information needed to calculate financial function or problem in manner recognisable to every day consumer|

PA- SHARP KK (SHAF); SHARP ELECTRONICS CORP (SHAF)|

AU- <INVENTORS> HSIEH W|

NC- 004|

NP- 004|

PN- EP 427289 A 19910515 EP 90121490 A 19901109 199120 B|

PN- US 5245536 A 19930914 US 89435209 A 19891109 199338

PN- EP 427289 B1 19960814 EP 90121490 A 19901109 199637

PN- DE 69028068 E 19960919 DE 628068 A 19901109 199643

<AN> EP 90121490 A 19901109|

AN- <LOCAL> EP 90121490 A 19901109; US 89435209 A 19891109; EP 90121490 A 19901109; DE 628068 A 19901109; EP 90121490 A 19901109|

AN- <PR> US 89435209 A 19891109|

CT- 1.Jnl.Ref; A3...9142; EP 251454; NoSR.Pub|

FD- US 5245536 A G06F-015/20

FD- EP 427289 B1 G06F-015/02

<DS> (Regional): DE FR GB

FD- DE 69028068 E G06F-015/02 Based on patent EP 427289|

LA- US 5245536 (19); EP 427289 (E<PG> 27)|

DS- <REGIONAL> DE; FR; GB|

AB- <BASIC> EP 427289 A

The handheld electronic appts. comprises a display panel for displaying inquiries related to a desired calculation and including at least eight lines of multi digit display units, an input means operatively connected to the display panel for inputting numeric information into fields corresponding to at least three lines of the multi digit display units and for inputting an answer request symbol in one line of the display unit. A memory operatively connected to the input means for storing the numeric information inputted such that individual stored numeric information corresponds to a distinct variable for storing the answer request symbol at a certain memory location indicating that an unknown variable is associated with the memory location, and for storing a mathematical relationship demonstrating a relationship between the stored numeric information and the unknown variable.

ADVANTAGE - Provides portable electronic financial calculator and planner which displays the inputted information along with the represented variables simultaneously with desired result and associated variable.

Dwg.4/7|

AB- <EP> EP 427289 B

A handheld electronic apparatus for calculating financial information, said apparatus comprising display panel means for displaying a plurality of all inquiries required for a desired calculation, said display panel means including a plurality of fields which are associated with individual inquiries, said plurality of fields of said display panel means having a fixed positional relationship therebetween; input means, operatively connected to said display panel means, for inputting numeric information into fields, which are indicated by cursor and for inputting an answer request symbol indicating which numeric information is unknown; said display panel is displaying said numeric information and said answer request symbol in said fields indicated by cursor; memory means, operatively connected to said input means, for storing said numeric information corresponds to a distinct variable is associated with said certain memory location indicating that an unknown variable is associated with said certain memory location, and for storing a mathematical relation

demonstration a relationship between the stored numeric information and said unknown variable; calculating means operatively connected to said memory means, for calculating a result using said mathematical relationship corresponding to said unknown display panel means, for replacing said answer request symbol on said display panel means with result form said calculating means.

(Dwg.1/7E)|

AB- <US> US 5245536 A

The portable electronic financial calculator and planner displays all the variables associated with the financial problem to be calculated on one screen to enable the user to more efficiently input numeric information corresp. to the various variables of the desired financial calculation. To display all the variables in common English terms, the portable financial calculator and planner has separated the financial problems into separate applications which enables this device to display variables distinct to the selected problem. This portable financial calculator and planner includes a display panel having at least eight lines of multi-digit display units. The portable electronic financial calculator and planner also has an input device which allows the operator to input numeric information into the fields corresp. to the known variables of the financial problem by allowing the user to use a movable cursor which is capable of moving from field to field. This input device also includes an answer request symbol to allow the user to assign one variable of the financial problem as the unknown variable to be determined.

By displaying all the variables on one screen and allowing the user to input numeric information into any field associated with the variables of the financial problem through the use of a cursor, the portable electronic financial calculator and planner allows the user to operate it without extensive training.

USE - For solving financial calculations e.g. relating to loans.

Dwg.4/7|

DE- <TITLE TERMS> PORTABLE; ELECTRONIC; FINANCIAL; CALCULATE; DISPLAY; INFORMATION; NEED; CALCULATE; FINANCIAL; FUNCTION; PROBLEM; MANNER; RECOGNISE; DAY; CONSUME|

DC- T01|

IC- <MAIN> G06F-015/02; G06F-015/20|

IC- <ADDITIONAL> G06G-007/52|

MC- <EPI> T01-J01|

FS- EPI||

1/4/11 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|

CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|

TI- CARD ISSUING MACHINE

PN- 2001-052241 -JP 2001052241 A-

PD- February 23, 2001 (20010223)

AU- SHIKASUMI HIROSHI; TAKAYAMA TSUGUHIRO

PA- NIPPON TMI CO LTD

AN- 11-228337 -JP 99228337-

AN- 11-228337 -JP 99228337-

AD- August 12, 1999 (19990812)

G07F-007/08; G06F-017/60; G07B-003/04; G07F-007/12

AB- PROBLEM TO BE SOLVED: To obtain a card issuing machine which can issue a multifunctional card having both a membership card function for article renting and a consumer **financial card function**.

SOLUTION: A card issue system 1 comprises card issuing machines 2 and management headquarters 4 which can be connected thereto through a communication line 3. Each card issuing machine 2 supplies a multifunction card 23 having information impressed by embossment from a card stocker 24 and after a card reader writer 25 writes specific information and reads it, an embossment transfer mechanism 27 makes a

carbon copy of the embossed information on the card to an application form 26 set at a form setting part 31. Then a multifunctional card 23 is issued and part of the embossment-transferred application form 26 is returned as an applicant's copy to the applicant. The rest of the application form is collected as a copy for the store where the card issuing machine is installed into the card issuing machine. COPYRIGHT: (C)2001,JPO

1/4/12 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- PORTABLE ELECTRONIC DEVICE
PN- 63-257885 -JP 63257885 A-
PD- October 25, 1988 (19881025)
AU- TANAKA TSUTOMU; NORINO SHINICHI
PA- TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan);
TOSHIBA INTELLIGENT TECHNOL LTD [486764] (A Japanese Company or
Corporation), JP (Japan)
AN- 62-093991 -JP 8793991-
AN- 62-093991 -JP 8793991-
AD- April 16, 1987 (19870416)
IC- -4- G06K-019/00; B42D-015/02
CL- 45.3 (INFORMATION PROCESSING -- Input Output Units); 29.4 (PRECISION
INSTRUMENTS -- Business Machines); 30.9 (MISCELLANEOUS GOODS --
Other)
KW- R011 (LIQUID CRYSTALS)
SO- Section: P, Section No. 830, Vol. 13, No. 73, Pg. 53, February 20, 1989
(19890220)
AB- PURPOSE: To improve an activity ratio leaving a function, for example,
not being related to a transaction with a financial company even when
a validity term is expired, by providing a means which decides the
validity term, and a control means which stops only a specific
function when a decided result shows a negative answer.

CONSTITUTION: A control device 11 operates a validity term stop
function by performing a processing according to a validity term stop
function program in a program memory 14. In such a case, present date
information outputted from a calendar circuit 12 is collated with
validity term information in a data memory 13, and when coincidence
between both information is obtained, the execution of a **financial**
company transaction **function** program in the program memory 14 is
prohibited. In other words, when the validity term is expired, only
the **financial** transaction **function** is stopped, and other
functions are performed without being stopped. Thus, the validity
term is decided, and only the transaction function with the financial
company relating to security is stopped when the validity term is
expired, and other functions not being related to the security such
as a clock function, a calculation function, and an electronic memo
pad function, etc., can be operated. In such a way, it is possible to
improve the activity ratio of an IC card.

?

?t14/4/all

14/4/1 (Item 1 from file: 350)
 DIALOG(R) File 350:Derwent WPIX
 (c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 1994-303245/199437|
 XR- <XRPX> N94-238267|
 TI- Object-oriented system for managing financial instruments - has library
 of **financial functions** and data types which can be combined by
 user, via window-style presentation into complex instruments|
 PA- C*ATS SOFTWARE INC (CATS-N)|
 AU- <INVENTORS> BECKSTROM R A; GALVIN R P; KLECKNER J E; OGDEN S L|
 NC- 048|
 NP- 004|
 PN- WO 9420912 A1 19940915 WO 94US2468 A 19940304 199437 B|
 PN- AU 9463989 A 19940926 AU 9463989 A 19940304 199503
 PN- JP 8507629 W 19960813 JP 94520253 A 19940304 199702
 <AN> WO 94US2468 A 19940304
 PN- EP 765503 A1 19970402 EP 94911492 A 19940304 199718
 <AN> WO 94US2468 A 19940304|
 AN- <LOCAL> WO 94US2468 A 19940304; AU 9463989 A 19940304; JP 94520253 A
 19940304; WO 94US2468 A 19940304; EP 94911492 A 19940304; WO 94US2468 A
 19940304|
 AN- <PR> US 9328360 A 19930309|
 CT- 5.Jnl.Ref; EP 294187|
 FD- WO 9420912 A1 G06F-015/30
 <DS> (National): AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP
 KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN
 <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE
 FD- AU 9463989 A G06F-015/30 Based on patent WO 9420912
 FD- JP 8507629 W G06F-017/60 Based on patent WO 9420912
 FD- EP 765503 A1 G06F-015/30 Based on patent WO 9420912
 <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE|
 LA- WO 9420912 (E<PG> 48); JP 8507629 (55); EP 765503 (E)|
 DS- <NATIONAL> AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB HU JP KP KR KZ
 LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US UZ VN|
 DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL;
 PT; SE; OA|
 AB- <BASIC> WO 9420912 A
 The object-oriented system for creating, structuring, manipulating
 and evaluating financial instruments includes a library and a windows
 presentation. The user interfaces via the window-based system (50) to
 create on a work-space (52, 54), the complex instrument required.
 Definitions to terms can be extracted from a library presented as a
 list (56) or as icons (57).
 Tools are provided and accessed in a window (58) to place and
 connect terms. The member, connections and display may be altered by
 editors (60).
 USE/ADVANTAGE - E.g. for generating derivatives, such as options,
 synthetics and **hedging**. Allows users to create financial instruments
 of some complexity without reference to expert programmers.
 Dwg.5/19|
 DE- <TITLE TERMS> OBJECT; ORIENT; SYSTEM; MANAGE; FINANCIAL; INSTRUMENT;
 LIBRARY; FINANCIAL; FUNCTION; DATA; TYPE; CAN; COMBINATION; USER;
 WINDOW; STYLE; PRESENT; COMPLEX; INSTRUMENT|
 DE- <ADDITIONAL WORDS> Financial; Engineering|
 DC- T01|
 IC- <MAIN> G06F-015/30 ; G06F-017/60 |
 MC- <EPI> T01-F07; T01-J05A1; T01-J12B|
 FS- EPI||

14/4/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2002 Thomson Derwent. All rts. reserv.

AA- 1983-754446/198336|
 XR- <XRPX> N83-156282|
 TI- Collision prevention appts. for two mutually movable bodies - uses
 separate transducers to signal linear and rotational movements which is
 used to compute **risk** of collision|
 PA- PHILIPS GLOEILAMPENFAB NV (PHIG); PHILIPS SVENSKA AB (PHIG)|
 AU- <INVENTORS> STARK J S H|
 NC- 009|
 NP- 007|
 PN- EP 87198 A 19830831 EP 83200243 A 19830217 198336 B|
 PN- SE 8201149 A 19830926 198341
 PN- CA 1193727 A 19850917 198542
 PN- US 4578757 A 19860325 198615
 PN- EP 87198 B 19871111 198745
 PN- DE 3374378 G 19871217 198751
 PN- SE 456048 B 19880829 198837|
 AN- <LOCAL> EP 83200243 A 19830217|
 AN- <PR> SE 821149 A 19820224|
 CT- DE 2740793; FR 2115423; FR 2240884; No-SR.Pub; US 3784800; US 4031442;
 US 4063073|
 FD- EP 87198 A
 <DS> (Regional): BE DE FR GB IT NL SE
 FD- EP 87198 B
 <DS> (Regional): BE DE FR GB IT NL SE|
 LA- EP 87198(E<PG> 28); EP 87198(E)|
 DS- <REGIONAL> BE; DE; FR; GB; IT; NL; SE|
 AB- <BASIC> EP 87198 A

The system determines the **risk** of collision between two mutually movable bodies using transducers to continuously monitor the positions of the bodies during a motion. A signal causing motion to stop is generated when collision becomes imminent. A specific application where the system can be applied to advantage is in medical equipment where several apparatus parts have to be positioned relative to the patients table. It is also applicable to overhead cranes, industrial **robots** and the like.

In a medical X-ray equipment, for example, the linear X, Y and Z motions and the rotary motion (01) of the patient's table (A) are all detected by separate transducers as are the linear (N) and rotational (02) motions of the carrier (B). Each transducer delivers a signal which in magnitude represents position of the body, and these together with the known shapes of the bodies (A,B), are used by a computer to determine the **risk** of collision. This is continuously updated as motion of either or both bodies progresses. The system is also used for cranes, industrial process controllers, industrial **robots** etc.

1/6|

AB- <US> US 4578757 A

The outer contour of each body is approximated by a number of virtual subvolumes, preferably spheres (SA1, SA2). The position of the centrum point (C1, C2) of each such sphere, when the respective body assumes a zero or reference position, is stored in a fixed memory together with the radius (r1, r2) of each sphere. Repeatedly during a motion the new position of each sphere (SA1, SA2) is determined by means of the stored positions and the output signals from position transductance between each sphere of one body (A) and each sphere of the second body (B) is calculated.

The calculated distances indicate the **risk** for collision and must exceed a given threshold **value**. In an anti-collision system the **calculated** distances may be used to generate signals, which

automatically brake or stop the motion of the bodies. (12pp)|
DE- <TITLE TERMS> COLLIDE; PREVENT; APPARATUS; TWO; MUTUAL; MOVE; BODY;
SEPARATE; TRANSDUCER; SIGNAL; LINEAR; ROTATING; MOVEMENT; COMPUTATION;
RISK ; COLLIDE|
DC- P31; P56; P62; Q38; S05; T06; X25|
IC- <ADDITIONAL> A61B-006/10; B23Q-005/58; B25J-009/00; B66C-015/04;
G01B-021/16; G05D-003/00; **G06F-015/20** |
MC- <EPI> S05-D02A1; S05-G; T06-D07B; T06-D08E; X25-A03E; X25-A03F; X25-F05
|
FS- EPI; EngPI||

14/4/3 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO|
CZ- (c) 2002 JPO & JAPIO. All rts. reserv.|
TI- IMAGE PROCESSING DEVICE
PN- 06-307836 -JP 6307836 A-
PD- November 04, 1994 (19941104)
AU- TANAKA KAZUMOTO
PA- MAZDA MOTOR CORP [000313] (A Japanese Company or Corporation), JP
(Japan)
AN- 05-102023 -JP 93102023-
AN- 05-102023 -JP 93102023-
AD- April 28, 1993 (19930428)
IC- -5- G01B-011/30; G01N-021/88; **G06F-015/62** ; H04N-007/18
CL- 46.1 (INSTRUMENTATION -- Measurement); 14.7 (ORGANIC CHEMISTRY --
Coating Material Adhesives); 26.2 (TRANSPORTATION -- Motor Vehicles)
; 36.1 (LABOR SAVING DEVICES -- Industrial **Robots**); 44.6
(COMMUNICATION -- Television); 45.4 (INFORMATION PROCESSING --
Computer Applications); 46.2 (INSTRUMENTATION -- Testing
KW- R098 (ELECTRONIC MATERIALS -- Charge Transfer Elements, CCD & BBD)
AB- PURPOSE: To set wider the region as object for differentiating
processing without generating misperception of the part to be
inspected mixed up with the boundary region of the inlaid image of
the light emitting surface by making an image correction for the
backdrop part which is positioned on both sides of the inlaid image
of the photographed image.

CONSTITUTION: An image processing processor 20 is fed with a video
signal generated when a CCD camera 28 moves over the surface of a car
body 2, and upon amplification and differentiation, the scanning
lines, etc., of video signal exceeding the threshold are sensed and
subjected to analysis 22. If therein a differentiating processing in
the X-direction takes place in the boundary region of the inlaid
image Ps in the light emitting surface, the video signal level
changes rapidly which may result in misperception that a flaw exists
on the surface 4 of coating. In case the surface 4 is a curved
surface, inlaying is generated as a curved image Ps to cause
misperception. Therefore, the processor 20 makes image corrections so
that the video signal levels $Vb(sub\ 1)$, $Vb(sub\ 2)$ of each picture
element becomes the same **value** as the **calculated** mean values
 $Vm(sub\ 1)$, $Vm(sub\ 2)$ of the end parts of the image Ps adjacent to the
backdrop parts $Pb(sub\ 1)$, $Pb(sub\ 2)$. This allows enlargement of the
region Ad to be subjected to the differentiating processing without
risk of misperception.

?

?t18/4/all

18/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-009783/200201|

XR- <XRPX> N02-008151|

TI- Securities **trading** system for Intra-Day **trading** , includes decision logic with **agents** , buy/sell rules, which generate buy/sell order if buy/sell data conforms to buy/sell rules|

PA- KANE R L (KANE-I)|

AU- <INVENTORS> KANE R L|

NC- 001|

NP- 001|

PN- US 6317728 B1 20011113 US 98170745 A 19981013 200201 B|

AN- <LOCAL> US 98170745 A 19981013|

AN- <PR> US 98170745 A 19981013|

LA- US 6317728(34)|

AB- <PN> US 6317728 B1|

AB- <NV> NOVELTY - A decision logic (14) of the securities **trading** system includes **agents** (16) that are responsive to specific buy/sell rules. The **agents** generate a buy/sell order if buy/sell data conforms to the buy/sell rules. A feedback connection from current assets memory (19), conveys a cumulative number of merits to respective **agents** that have issued sell orders for successful trades.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for securities **trading** method.

USE - For use in Intra-Day **trading** method for predicting stock market fluctuations brokerage account at different times of a day.

ADVANTAGE - Limits **risk** of investments by avoiding emotional catches such as tiredness, greed, panic etc., by efficiently monitoring the stock ticker, constantly and thereby maximizes profits by riding out the trends. Allows investors to try to profit with sell orders and protect himself with stop loss orders by constantly monitoring the stocks. Increases earning power by allowing investors to realize larger returns by setting margins. Allows investors to set buy, sell and dump prices for stocks that the investors choose to hold.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the major components of the securities **trading** system.

Decision logic (14)

Agents (16)

Memory (19)

pp; 34 DwgNo 1/22|

DE- <TITLE TERMS> **SECURE** ; **TRADE** ; SYSTEM; INTRA; DAY; **TRADE** ; DECIDE; LOGIC; **AGENT** ; BUY; SELL; RULE; GENERATE; BUY; SELL; ORDER; BUY; SELL; DATA; CONFORM; BUY; SELL; RULE|

DC- T01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A2A; T01-N01A2F|

FS- EPI||

18/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2000-387905/200033|

XR- <XRPX> N00-290349|

TI- Remote auditable **secure** network installation system in **financial** institution, has nodes each of which **automatically** communicates with

other node, based on stored information|

PA- ANGEL SECURE NETWORKS INC (ANGE-N)|

AU- <INVENTORS> SMITH B H; SMITH F H|

NC- 087|

NP- 003|

PN- WO 200029962 A1 20000525 WO 99US27138 A 19991116 200033 B|

PN- AU 200016266 A 20000605 AU 200016266 A 19991116 200042

PN- EP 1131727 A1 20010912 EP 99959005 A 19991116 200155

<AN> WO 99US27138 A 19991116|

AN- <LOCAL> WO 99US27138 A 19991116; AU 200016266 A 19991116; EP 99959005 A 19991116; WO 99US27138 A 19991116|

AN- <PR> US 99121959 P 19990225; US 98108566 P 19981116; US 98108868 P 19981118|

FD- WO 200029962 A1 G06F-013/00

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

FD- AU 200016266 A G06F-013/00 Based on patent WO 200029962

FD- EP 1131727 A1 G06F-013/00 Based on patent WO 200029962

<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE|

LA- WO 200029962(E<PG> 96); EP 1131727(E)|

DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW; LI|

AB- <PN> WO 200029962 A1|

AB- <NV> NOVELTY - Installation server (630) does installation of software application on remote computer to form node. A generator (620) generates several software modules including **agent** modules which are executed by computer, to communicate with server (630). Each node **automatically** establishes communication with other node, based on information stored in template (610). A monitor node (670) monitors security of network.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for remote auditable **secure** network installation method.

USE - For **financial** institution, for protecting copyrights for security of distributed software over network through Internet.

ADVANTAGE - Prevents unauthorized copying of electronically stored and transmitted data by pirates and trusted insiders. The monitoring capability is used to ensure security maintenance. A set of **agent** library function is included with application to facilitate communication of each node with the rest of network. When system is installed, the keys are changed or strobe every few seconds, thus substantially diminishes the time during which **private** keys remain valid and substantially reduces **risk** of **private** keys being stolen and used by pirates. Enables to detect theft during relatively brief period when **private** key is in effect.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of system for generating and installing a **private secure** audible network.

Template (610)

Generator (620)

Installation server (630)

Monitor node (670)

pp; 96 DwgNo 6A/18|

DE- <TITLE TERMS> REMOTE; **SECURE** ; NETWORK; INSTALLATION; SYSTEM; **FINANCIAL** ; INSTITUTION; NODE; **AUTOMATIC** ; COMMUNICATE; NODE; BASED;

STORAGE; INFORMATION|
DC- T01|
IC- <MAIN> G06F-013/00|
MC- <EPI> T01-F05B2; T01-H07C5A; T01-J12C|
FS- EPI||

18/4/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2000-205131/200018|
XR- <XRPX> N00-152680|
TI- Electronic information transmitting system for broker in security transaction|
PA- CROSSMAR INC (CROS-N)|
AU- <INVENTORS> FITZPATRICK R; HAWKINS J G; JACOBS D M|
NC- 001|
NP- 001|
PN- US 6029146 A 20000222 US 96700836 A 19960821 200018 B|
AN- <LOCAL> US 96700836 A 19960821|
AN- <PR> US 96700836 A 19960821|
FD- US 6029146 A G06F-017/60|
LA- US 6029146(37)|
AB- <PN> US 6029146 A|
AB- <NV> NOVELTY - A processor **automatically** generates two consecutive notification messages in a **secure financial** network using the data corresponding to investor's order received by a data communication device, confirmation messages and stored standing delivery instructions.|
AB- <BASIC> DETAILED DESCRIPTION - The data communication device receives the order message e.g. buying or selling order, from first broker and forwards the order to another broker. The communication device forwards the notification message to the respective clearing **agents** for settling the transactions within the **financial** network.
An INDEPENDENT CLAIM is also included for the **trading** method in securities transaction.
USE - For brokers in security transaction.
ADVANTAGE - Has improved system that **automatically** match an investor's security order with executing broker's match confirmation and **automatically** generates a settlement instruction to clearing **agents** on trade data by allowing clearing **agent** to monitor investor's order. Increases accuracy, reduces cost and inherent **financial risk**, and increases rate of settlement. Allows **financial** network to receive and process messages in reliably and efficiently.
DESCRIPTION OF DRAWING(S) - The figure shows the explanatory diagram of the transmitting system.
pp; 37 DwgNo 5/23|
DE- <TITLE TERMS> ELECTRONIC; INFORMATION; TRANSMIT; SYSTEM; **SECURE** ; TRANSACTION|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-H07C5A; T01-J05A1; T01-J12C; T05-L02|
FS- EPI||

18/4/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

AA- 1984-153151/198425|
XR- <XRPX> N84-113696|

TI- Early warning method for potential damage condition - monitoring
coherence **function value** without prior reference for sound emitting
mechanisms|
PA- RHEINISCH-WESTFALIS (RHEI-N)|
AU- <INVENTORS> VYKOUPILO P|
NC- 001|
NP- 002|
PN- DE 3245505 A 19840614 DE 3245505 A 19821209 198425 B|
PN- DE 3245505 C 19851114 198547|
AN- <LOCAL> DE 3245505 A 19821209|
AN- <PR> DE 3245505 A 19821209|
FD- DE 3245505 A |
LA- DE 3245505(10)|
AB- <BASIC> DE 3245505 A

The method is esp. applicable to machines with rotating parts which
emit sound conducted through the solid part when the machine is in
operation. It involves the measurement and comparison of acoustic
parameters, in the high and low frequency spectrum regions. The method
enables early damage detection to be performed independently of a prior
reference value measurement.

The **auto** power spectra (G11,G22) and the cross power spectrum
(G12) are derived respectively from the measured first solid acoustic
parameter, the second solid acoustic parameter, and both parameters.
The coherence function, delta squared, is formed from the square of the
cross spectrum divided by the product of the **auto** spectra, i.e. delta
squared equals G12 squared divided by G11,G22. If the coherence
function value increases, the machine is taken out of service and/or
the component is replaced.

1/1|

AB- <DE> DE 3245505 C

High and low frequency measured values are delivered to a frequency
analyser. These are used to provide body sound parameters of the
automatic load spectrum which can be supplied to a computer.

Pref. separate receivers are used to derive the high and low
frequency measured values.

ADVANTAGE - Early recognition of impending damage **risk**
independently of previously derived reference values.

(4pp|

DE- <TITLE TERMS> EARLY; WARNING; METHOD; POTENTIAL; DAMAGE; CONDITION;
MONITOR; COHERE; FUNCTION; VALUE; PRIOR; REFERENCE; SOUND; EMIT;
MECHANISM|

DC- P56; Q51; Q57; S02; T05|

IC- <ADDITIONAL> B23Q-011/06; F01D-025/04; F15B-020/00; G01M-015/00|

MC- <EPI> S02-J01; S02-J03; T05-G02|

FS- EPI; EngPI||

?

?t20/4/all

20/4/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 1997-332980/199730|

XR- <XRPX> N97-276334|

TI- Electronic trading system with auto -arbitrage feature - has computer coupled to trader terminals receiving credit parameter and trading data, detects automatically available arbitrage transaction with trades based on credit data|

PA- REUTERS LTD (REUT-N)|

AU- <INVENTORS> SILVERMAN D L; WILTON R S|

NC- 074|

NP- 009|

PN- WO 9722072 A1 19970619 WO 96IB1479 A 19961212 199730 B|

PN- AU 9711680 A 19970703 AU 9711680 A 19961212 199743

PN- EP 873549 A1 19981028 EP 96942546 A 19961212 199847

<AN> WO 96IB1479 A 19961212

PN- JP 2000501864 W 20000215 WO 96IB1479 A 19961212 200019

<AN> JP 97521897 A 19961212

PN- AU 731532 B 20010329 AU 9711680 A 19961212 200124

PN- EP 1104904 A1 20010606 EP 96942546 A 19961212 200133

<AN> EP 2001100965 A 19961212

PN- EP 873549 B1 20010808 EP 96942546 A 19961212 200146

<AN> WO 96IB1479 A 19961212

<AN> EP 2001100965 A 19961212

PN- DE 69614408 E 20010913 DE 614408 A 19961212 200161

<AN> EP 96942546 A 19961212

<AN> WO 96IB1479 A 19961212

PN- ES 2160851 T3 20011116 EP 96942546 A 19961212 200201|

AN- <LOCAL> WO 96IB1479 A 19961212; AU 9711680 A 19961212; EP 96942546 A 19961212; WO 96IB1479 A 19961212; WO 96IB1479 A 19961212; JP 97521897 A 19961212; AU 9711680 A 19961212; EP 96942546 A 19961212; EP 2001100965 A 19961212; EP 96942546 A 19961212; WO 96IB1479 A 19961212; EP 2001100965 A 19961212; DE 614408 A 19961212; EP 96942546 A 19961212; WO 96IB1479 A 19961212; EP 96942546 A 19961212|

AN- <PR> US 95571106 A 19951212|

CT- EP 399850; EP 512702; US 5375055; WO 9605563|

FD- WO 9722072 A1 G06F-017/60

<DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NZ PL PT RO RU SE SG SI SK TJ TM TR TT UA UG UZ VN

<DS> (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

FD- AU 9711680 A Based on patent WO 9722072

FD- EP 873549 A1 Based on patent WO 9722072

<DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

FD- JP 2000501864 W G06F-017/60 Based on patent WO 9722072

FD- AU 731532 B G06F-017/60 Previous Publ. patent AU 9711680

Based on patent WO 9722072

FD- EP 1104904 A1 G06F-017/60 Div ex application EP 96942546

Div ex patent EP 873549

<DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

FD- EP 873549 B1 G06F-017/60 Related to application EP 2001100965

Related to patent EP 1104904

Based on patent WO 9722072

<DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE

FD- DE 69614408 E G06F-017/60 Based on patent EP 873549

Based on patent WO 9722072

FD- ES 2160851 T3 G06F-017/60 Based on patent EP 873549|

Search Report from Ginger D. Roberts

LA- WO 9722072(E<PG> 47); EP 873549(E); JP 2000501864(45); EP 1104904(E);
EP 873549(E)|
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN|
DS- <REGIONAL> AT; BE; CH; DE; DK; EA; ES; FI; FR; GB; GR; IE; IT; KE; LS;
LU; MC; MW; NL; OA; PT; SD; SE; SZ; UG; LI|
AB- <BASIC> WO 9722072 A

The **trading** system includes several trader terminals receiving credit parameter data (701), arbitrage parameter data and **trading** data from a **trading** entity and displaying **trade** information to the entity. The **trading** data includes bid and or offer information input by the entity (703).

A computer is connected to the terminals (704) via a communications network to receive and stored credit parameter data and **trading** data from the terminals. An available arbitrage transaction with several trades is **automatically** detected based on credit parameter data, the arbitrage parameter data and the **trading** data. The available arbitrage transaction is **automatically** executed by executing all the trades (708).

USE/ADVANTAGE - For **automatic** identification of arbitrage opportunities created by credit related discrepancies within market. Can **automatically** execute trades, enabling **trading** entity to extract low **risk** **trading** profit from market. Enables less credit worthy **trading** entities in market to **trade** using credit lines of more credit worthy **trading** entities in market, to create additional market liquidity.

Dwg.7/18|

DE- <TITLE TERMS> ELECTRONIC; **TRADE** ; SYSTEM; **AUTO** ; FEATURE; COMPUTER;
COUPLE; TERMINAL; RECEIVE; CREDIT; PARAMETER; **TRADE** ; DATA; DETECT;
AUTOMATIC ; AVAILABLE; TRANSACTION; BASED; CREDIT; DATA|
DC- T01; T05|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-J05A2; T05-L02|
FS- EPI||
?

Search Report from Ginger D. Roberts

?show files;ds

File 15:ABI/Inform(R) 1971-2002/May 06
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 File 9:Business & Industry(R) Jul/1994-2002/May 01
 (c) 2002 Resp. DB Svcs.
 File 610:Business Wire 1999-2002/May 06
 (c) 2002 Business Wire.
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2002/May 03
 (c) 2002 The Gale Group
 File 476:Financial Times Fulltext 1982-2002/May 06
 (c) 2002 Financial Times Ltd
 File 624:McGraw-Hill Publications 1985-2002/May 03
 (c) 2002 McGraw-Hill Co. Inc
 File 621:Gale Group New Prod.Annou.(R) 1985-2002/May 02
 (c) 2002 The Gale Group
 File 613:PR Newswire 1999-2002/May 06
 (c) 2002 PR Newswire Association Inc
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2002/May 03
 (c) 2002 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2002/May 04
 (c) 2002 San Jose Mercury News
 File 148:Gale Group Trade & Industry DB 1976-2002/May 03
 (c)2002 The Gale Group
 File 20:Dialog Global Reporter 1997-2002/May 06
 (c) 2002 The Dialog Corp.

Set	Items	Description
S1	11912	FINANCIAL(2W)FUNCTION? ?
S2	19132271	FINANCIAL OR FINANCE OR FINANCING OR INVESTMENT OR ACCOUNT- ING OR GENERAL()LEDGER? OR COST()ALLOCATION OR BUDGETARY()CON- TROL OR ACCOUNTS()PAYABLE OR ACCOUNTS()RECEIVABLE? OR TRADE OR TRADING
S3	15098708	CALCULAT? OR MATH? OR COMPUTE OR COMPUTES OR COMPUTING OR - COMPUTATION OR ALGORITHM? OR REPORT? OR FUNCTION? ?
S4	18671085	INTEREST OR VALUE OR PAYMENT OR ASSET? ? OR DEPRECIATION OR VALUE OR VALUATION OR NPV OR RATE OR TERM OR CASH()FLOW OR B- ALANCE OR PERIOD? OR CASHFLOW?
S5	2626069	AGENT? ? OR BOT OR BOTS OR INFOBOT OR INFOBOTS OR KNOWBOT - OR KNOWBOTS OR ASSISTANT? ? OR CRAWLER? ? OR ROBOT? ? OR CHAT- TERBOT? ? OR SOFTBOT? ? OR WEBCRAWLER? ? OR SPIDER? ? OR META- CRAWLER? OR WANDERER?
S6	9120660	TRANSPARENT? OR SEEMLESS? OR SECRET? OR PRIVATE? OR SECURE? OR AUTOMATIC? OR TRANSPARENCY
S7	1054044	AUTO OR (WITHOUT OR NO OR "NOT" OR NON) (3N) (HUMAN OR USER? ? OR OPERATOR?) (3N) (INTERVEN? OR INPUT? OR ACTION? OR ACTIVIT? OR INITIAT? OR REQUEST? OR COMMAND? OR INSTRUCTION?) OR SUBR- OUTINE? OR SUB()ROUTINE?
S8	2804341	RISK OR HEDGE? ? OR HEDGING
S9	1	S1(S)CLIENT?(S)SERVER?(S)S8
S10	13	S1(S)S5(S)S8
S11	13	S10 NOT S9
S12	8	RD (unique items)
S13	1630	S2(S)CLIENT?(S)SERVER?(S)S8
S14	53	S5(S)S13
S15	390	(S6 OR S7) (S)S13
S16	26	(S6 OR S7) (5N)CLIENT? ?(S)S13
S17	76	S14 OR S16

Search Report from Ginger D. Roberts

S18	54	S17 NOT PY>2000
S19	43	RD (unique items)
S20	43	S19 NOT S12
S21	1927	(S1 OR S2) (S)S5(S)S8(S) (S6 OR S7)
S22	235	S21(S)CLIENT? ?
S23	159	S22(S) (NETWORK? OR LAN OR WAN OR INTERNET? OR DISTRIBUTED - OR RING OR SERVER? OR EXTRANET? OR ONLINE OR ON()LINE OR WEB - OR WEBSITE? OR WEB()SITE? OR NET()WORK OR NET)
S24	89	S23 NOT PY>2000
S25	78	RD (unique items)
S26	143	S21 NOT S6
S27	0	S26 NOT S7
S28	77	S26(S) (NETWORK? OR LAN OR WAN OR INTERNET? OR DISTRIBUTED - OR RING OR SERVER? OR EXTRANET? OR ONLINE OR ON()INE OR WEB OR WEBSITE? OR WEB()SITE OR NET()WORK OR NET OR B2B OR B()2()B)
S29	74	RD (unique items)
?		

?t9/3,k/

9/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01234520 98-83915

Finance of the future--more than numbers

Way, Paul

Insurance & Technology v21n6 PP: 24-30 Jun 1996

ISSN: 0892-8533 JRNL CODE: IIN

WORD COUNT: 1025

TEXT: Insurance companies' focus on **risk** assessment, tougher capital requirements, cost reduction and the greater information needs required to support decision...

... of immediate access to critical financial data. And while the use of technologies such as **client** /server architectures and data warehousing is helping the finance department become more adept at fulfilling these new expectations, a greater challenge looms --the need to adapt **financial** processes and **functions** to the new role being created by these demands.

According to William Fuessler, principal consultant...

?

?t12/3,k/all

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01282779 99-32175
Is New Keynesian investment theory really "Keynesian"?: Reflections on Fazzari and Variato
Crotty, James R
Journal of Post Keynesian Economics v18n3 PP: 333-357 Spring 1996
ISSN: 0160-3477 JRNL CODE: PKE
WORD COUNT: 10458

...TEXT: distributions for the expected outcomes of investment projects, lenders either cannot distinguish, within a given **risk** class, between borrowers with "good" (low- **risk**) projects and borrowers with "bad" (highrisk) projects (adverse selection), or they cannot monitor and control ...

... lemons premium" large enough to cover the expected default on bad projects in the same **risk** class; credit might be rationed; excessive collateral might be required; and equity capital might be...

... unstable under exogenous shock. All these problems are transmitted through alterations in the cost of **financial capital function** . There is no distinctive New Keynesian theory of the demand for financial capital by the investing firm. Two troublesome aspects of the New Keynesian assumptions about **agent** expectations should be noted. First, there is a severe logical contradiction inherent in the New...

12/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00867966 95-17358
Sister act
Picker, Ida
Institutional Investor v28n5 PP: 106-111 May 1994
ISSN: 0020-3580 JRNL CODE: IL
WORD COUNT: 2180

...TEXT: and getting people from different core businesses to work together."

ITT's Reese coordinates the **financial functions** of the company's eight subsidiaries; works with CFO Robert Bowman to establish financial policy, such as currency exposure limits and size of dividends; and is currently consolidating forex **hedging** worldwide. Maintaining a solid financial structure, she says proudly, has "allowed the company to weather a significant restructuring." Indeed, ITT chairman Rand Araskog promoted Reese from **assistant** treasurer for doing "an outstanding job managing a corporate debt portfolio in excess of \$2...

12/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00728321 93-77542
What Directors and General Managers Need to Know About the New Auditing Standards

Sorenson, Soren; Luecal, Scott
Management Quarterly v33n2 PP: 36-40 Summer 1992
ISSN: 0025-1860 JRNL CODE: MQU
WORD COUNT: 2601

...TEXT: correctly sets forth the understanding of XYZ Electric Cooperative.

BY:--TITLE:--DATE:--

Soren Sorenson is **Assistant** General Manager of Finance and Accounting at Deseret Generation and Transmission Cooperative located in Sandy, Utah. At Deseret, Soren is responsible for the direction of the accounting, **risk** management, internal auditing, purchasing and warehousing, and **financial** planning **function**. Soren graduated from Brigham Young University, magna cum laude, with a Bachelor of Science degree...

12/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00607826 92-22929
The Risk Manager's Salary Survey
Kurland, Orin M.
Risk Management v39n3 PP: 114-117 Mar 1992
ISSN: 0035-5593 JRNL CODE: RMT
WORD COUNT: 1559

ABSTRACT: The 1992 National Compensation Survey of **Risk** Management Professionals affords a view of the profession in terms of compensation packages, reporting structures...

... senior managers in the consumer products sector was \$83,566. For other positions within the **risk** management domain, the average base salary across all industries was \$49,783 for an **assistant risk** manager, \$44,791 for a claims manager, and \$51,907 for a safety manager. The survey indicated that **risk** management is becoming more a **financial function** and less an insurance function. The average base salary raise in 1991 ranged from a high of 4.85% for the senior **risk** manager to a low of 4.20% for the benefits manager.

12/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00248650 84-27210
About Marketing 'n Management Cos.
Maher, Thomas M.
National Underwriter (Property/Casualty) v88n33 PP: 6, 36 Aug 17, 1984
ISSN: 0163-8912 JRNL CODE: NUN

...ABSTRACT: self-funded accounts. ALPHA operates a 2-tiered marketing system that consists of 2,500 **agents** or brokers working through 24 independent marketing managers covering 43 states. Thus, the company's total operation is a composite of many insurance, **financial**, and managerial **functions** that include: 1. marketing, 2. product development, 3. administration, 4. **risk** management, 5. a sublet group department, 6. consulting, and 7. reinsurance. President L. Kenneth Perry...

...has a consulting actuary that tracks its management system, underwriting philosophy, and claim management. Its **risk** management function is based

Search Report from Ginger D. Roberts

on 2 monthly reports: Claims Developmental Tables and Premium and Claims

12/3,K/6 (Item 1 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2002 The Gale Group. All rts. reserv.

01862735 Supplier Number: 54524191 (USE FORMAT 7 FOR FULLTEXT)
Boeing Names Lockheed Martin Executive as New Vice President of Finance and Treasurer.
PR Newswire, p0753
May 3, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 345

... Company (now BEC Energy) in a variety of financial functions, with the last assignment being **assistant** treasurer, responsible for financial planning and analysis, treasury operations, corporate finance, **risk** management, investments, benefits design and investor communications.
Skowronski earned his master's degree in corporate...

12/3,K/7 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0326529 CL004
MORRIS JOINS DIEBOLD AS SENIOR VICE PRESIDENT AND CHIEF FINANCIAL OFFICER

DATE: December 4, 1990 09:07 EST WORD COUNT: 308

...held until being named senior vice president in 1990, responsible for the company's entire **financial function**, as well as for investor relations, **risk** management, benefits design, legal, contracts and patents. He previously was **assistant** vice president and director of corporate planning for Textron, Inc., Providence, R.I., which he...

12/3,K/8 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

05191954 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BOEING: Boeing names Lockheed Martin Executive as new Vice President of Finance and Treasurer
M2 PRESSWIRE
May 04, 1999
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 364

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Company (now BEC Energy) in a variety of financial functions, with the last assignment being **assistant** treasurer, responsible for financial planning and analysis, treasury operations, corporate finance, **risk** management, investments, benefits design and investor communications.
Skowronski earned his master's degree in corporate...
?

?t20/3,k/all

20/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01722844 03-73834
Building blocks of the future
Tauhert, Christy
Insurance & Technology v23n10 PP: 37-39 Oct 1998
ISSN: 0892-8533 JRNL CODE: IIN
WORD COUNT: 1374

...TEXT: while restricting access only to their re-spective policies.

The extranet will premiere with five **client / server** applications. ClaimView is a **risk** management information system that offers real-time access to claim notes and **financial** information for **agents**, insureds and claim adjusters. PolicyView will allow **agents** and insureds to view and print commercial lines policies online. CountryGuide is an application that...

... countries around the world. Direct Bill Inquiry will be available for personal and commercial lines **agents** and for insureds to view direct bill information and copies of billing statements as soon as they've been processed. Policy Applications will let insureds and **agents** download or view the insurer's array of specialty services. The extranet also provides reuse...

20/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01096268 97-45662
Custody/lending split sets new course
Burke, Kevin
Pension Management v31n9 PP: 24-27 Sep 1995
ISSN: 0098-1753 JRNL CODE: PWN
WORD COUNT: 1924

...TEXT: lender to interface electronically with a plan sponsor's custodian. Inventory is passed to the **agent** lender daily, and the lender in turn passes deliver/receive instructions to the custodian regarding...

... can have terminals accommodating on-line access to loan status and a complete series of **accounting** and **risk** exposure reports. We use a customized PC-based system in a **client - server** application, but other systems can be adapted for third-party lending. The custodian continues to ...

20/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00749849 93-99070
Joint software project targets insurers, agents
Jones, David
National Underwriter (Property/Casualty/Employee Benefits) v97n33 PP: 5, 28 Aug 16, 1993
ISSN: 0898-8897 JRNL CODE: NUN
WORD COUNT: 662

...ABSTRACT: Consulting, and Sterling Wentworth Corp. are engaged in a joint project to build an integrated, **client - server** platform for the life insurance industry. Companies and **agents** are the target of this joint project, called Solutions for Life Insurance Enterprise Computing (SLIEC...

...adding customized line-of-business software to support such functions as policy administration, underwriting, and **investment** management. According to Microsoft, SLIEC will offer insurers and their producers a standard platform on which they can make low- **risk** , high-return system purchase decisions using technology that supports evolving life insurance processes. Elements of...

20/3,K/4 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2002 Resp. DB Svcs. All rts. reserv.

02322136 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BI DIRECTORY OF RISK MANAGEMENT INFORMATION SYSTEMS: S-T: Sedgwick
(Sedgwick Information Systems installed 200 of its INFORM for Windows; has
15 staff and revenues of \$1.6 bil in 1997)
Business Insurance, p 34
December 07, 1998
DOCUMENT TYPE: Journal ISSN: 0007-6864 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 191

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...all in corporate risk management departments.

Claims/coverages managed: General liability, property, casualty, workers
comp, **auto** , crime.

Features: **Client / server** risk management information system; color
graphics; claims management; premium allocations management; actuarial loss
forecasting; exposure tracking; customized and ad hoc reports; **risk**
finance ; **risk** control. Custom modules and reports available.

User support: User groups/meetings, onsite training*, telephone assistance
...

20/3,K/5 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00382027 20001010284B8664 (USE FORMAT 7 FOR FULLTEXT)
HNC Software Announces Risk Management Solution for Margin Lenders;
ProfitMax Margin Manager Offers Cost Savings, Operational Efficiencies to
Brokerages
Business Wire
Tuesday, October 10, 2000 14:12 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 952

TEXT:
...industry's need to
manage the risks inherent in margin lending.

Based on a flexible **client / server** architecture, ProfitMax Margin Manager **automatically** predicts margin **risk** for equity, **investment** -grade debt, and mutual fund securities at the portfolio, account, and security levels.

20/3,K/6 (Item 2 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00271004 20000503124B1497 (USE FORMAT 7 FOR FULLTEXT)
V-ONE To Premier SmartGuard and SmartPass VPN Client for Pocket PC's At
NetWorld + Interop 2000 Las Vegas May 9 - 11, 2000
Business Wire
Wednesday, May 3, 2000 08:09 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 618

...network security protection since 1993, V-ONE Corporation's flagship product is SmartGate VPN, a **client / server** Virtual

Private Network technology. Fortune 1000 corporations, health care organizations and sensitive government agencies worldwide use SmartGate for their integrated authentication, encryption and access control. With its patented **client** deployment and management capabilities, SmartGate is a compelling solution for remote access intranets and secure extranets for electronic business between **trading** partners. V-ONE is headquartered in Germantown, MD.

Product and network security information, white papers...

...s World Wide Web site at
www.v-one.com.

This release, other than historical **financial** information, may consist of forward-looking statements that involve risks and uncertainties. These statements may...

...registration statement as filed on the last report on Form 10-K which identify important **risk** factors for the Company. V-ONE, SmartGate and "Security for a Connected World" are registered...

20/3,K/7 (Item 3 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00257492 20000417108B7493 (USE FORMAT 7 FOR FULLTEXT)
AXENT's PowerVPN Protects Online Personal Privacy With AdSubtract
Business Wire
Monday, April 17, 2000 11:08 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 980

TEXT:

...privacy issues across the industry. But, businesses don't want to wait for the Federal **Trade** Commission to review what the government should do about ad- **server** use of online profiling data, they need an immediate solution to protect their

online privacy...

...log-in access codes. AdSubtract
SE adds an extra privacy protection feature to the VPN **client** for the most
secure envelope of communication over the Internet. Cookies that put users
and their companies at **risk** are eliminated, with the added bonus of blocking
Web banner ads, significantly speeding up Internet...

20/3,K/8 (Item 4 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00206710 20000302062B2819 (USE FORMAT 7 FOR FULLTEXT)
V-ONE Corporation Announces Fourth Quarter 1999 and Annual Results
Business Wire
Thursday, March 2, 2000 07:31 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,178

...protection since 1993, V-ONE(R)
Corporation's flagship product is SmartGate(R) VPN, a **client / server**
Virtual
Private Network technology. Fortune 1000 corporations, health care
organizations and sensitive government agencies worldwide use SmartGate for
its integrated authentication, encryption and access control. With its
patented **client** deployment and management capabilities, SmartGate is a
compelling solution for remote access intranets and secure extranets for
electronic business between **trading** partners. V-ONE is headquartered in
Germantown, MD. Product and network security information, white papers...

...s World Wide Web
site at www.v-one.com
This release, other than historical **financial** information, may consist of
forward-looking statements that involve risks and uncertainties. These
statements may...

...the SEC, specifically the Company's latest report on Form 10-K, which
identify important **risk** factors for the Company. All products or company
names mentioned are used for identification purposes...

20/3,K/9 (Item 5 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2002 Business Wire. All rts. reserv.

00203242 20000228059B9005 (USE FORMAT 7 FOR FULLTEXT)
V-ONE Releases SmartGate 4.0 with IPSec; New Version of Flagship VPN
Product Eliminates Common IPSec Difficulties, Includes Personal Firewall
Capability
Business Wire
Monday, February 28, 2000 08:18 EST
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 907

...protection since 1993, V-ONE(R)
Corporation's flagship product is SmartGate(R) VPN, a **client / server**
Virtual

Private Network technology. Fortune 1000 corporations, health care organizations and sensitive government agencies worldwide use SmartGate for its integrated authentication, encryption and access control. With its patented **client** deployment and management capabilities, SmartGate is a compelling solution for remote access intranets and secure extranets for electronic business between **trading** partners. V-ONE is headquartered in Germantown, MD. Product and network security information, white papers...
...s World Wide Web
site at www.v-one.com.

This release, other than historical **financial** information, may consist of forward-looking statements that involve risks and uncertainties. These statements may...

...registration statement as filed on
the last report on Form 10-K which identify important **risk** factors for
the
Company. V-ONE, SmartGate and "Security for a Connected World" are
registered...

20/3,K/10 (Item 1 from file: 275)
DIALOG(R) File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02283868 SUPPLIER NUMBER: 54275493 (USE FORMAT 7 OR 9 FOR FULL TEXT)
IT Services: Synstar Grows Euro Trade With Call Centre DR.
Computergram International, NA
April 1, 1999
ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 666 LINE COUNT: 00058

TEXT:

...of a series of specialist call center disaster recovery units. The first will provide 150 **agent** seats and opens next month in Wellingborough, Northants, UK with telco partner Ericsson providing the...

...the floatation were intended to repay debt arising out of the MBO. Figures for the **financial** year ending September 1998 reported revenues up 14% on the previous year's at 164m...

...of its business, the bulk of its revenues actually derive from its computer services division, **accounting** for 90% of total sales. The division includes hardware maintenance, asset management and helpdesk services...

...recovery centers, its Business Continuity Services division offers mobile office facilities. This provides mobile computer/ **server** rooms and fully equipped mobile office units to support both IT equipment and business process support. Mobile telephone switches, data, hardware and power generators are also available to connect a **client** to the outside world when required. A mobile fleet fitted with equipment specifically configured for...

...s 10 most significant customers accounted for approximately 25% of its 1998 revenues. However the **risk** in being dependent upon so few customers is lessened to some degree by the fact that no single **client** accounted for more than 8% of revenues. Contracts typically run for between two and three...

20/3,K/11 (Item 2 from file: 275)
DIALOG(R) File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02226282 SUPPLIER NUMBER: 21193846 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fixed Income Workstations Go Global.(seven trader workstations) (Product Information)
Edwards, Laure
Wall Street & Technology, v16, n10, p24(1)
Oct, 1998
ISSN: 1060-989X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2066 LINE COUNT: 00162

TEXT:

...job for a fixed income trader workstation is pricing bonds, including the mathematics, analytics and **risk** management necessary to that process. Vendors also work to distinguish themselves by adding the ability to **trade** other markets - agencies, repos, corporates, municipals, foreign sovereigns - to the U.S. Treasuries usually offered...

...will be demanding connectivity to such new sources of liquidity and better prices. Whereas the **Financial** Information Exchange (FIX) protocol is gaining acceptance in the equities market, it seems barely heard...

...the past, vendors have favored either sell side or buy side firms, probably because the **trading** activity is different between the two. 'The biggest difference is responsibility over the **investment** decision,' says Larry Tabb, group director of the securities and investments practice for the Tower...

...the securities," points out Tabb. The seven trader workstations surveyed in this article are: Global **Trade** Technologies' Versailles, Liberty **Trading** System, Quant **Trading** 's Sector, Spectra Securities Software, Kestrel Technologies' RAPTr, Decision Software **Trading** System and ADS Associate's Global Trader. Most are predominantly sell side vendors. Versailles is...

...offer. Kestrel and ADS are also offering buy side versions of their systems. VERSAILLES Global **Trade** Technologies, in Sterling, Va., presently has about 75% of its business from the buy side...

...The other 25%, and growing, are with sell side retail broker/dealers. One buy side **client** is retail broker I. Rowe Price, which uses Versailles to **trade** Treasuries, corporates, munis and money market instruments. Connectivity into its back-office system is via a custom connection, says Ken Wright, head of **trading** technology at T. Rowe Price. Commonly, Versailles accomplishes connections to both the back office and...
...which reside on the middle of three tiers, explains David Hall-Tipping, president at Global **Trade** Technologies. Most workstation systems are two-tier architectures, Hall-Tipping says, but the three-tier...

...other systems, but they were too general, not specialized enough," says SocGen's Mike Arens, **assistant** vice president for the IT department. "For the front office, I decided to go with campaign on the buy side, particularly the **hedge** funds," says Doug Huntington, chief operating officer at ADS offices in Calabasas, Calif. Global Trader is used all over the world, its most recent **client** being IBJ Securities in Japan. Its product set consists of all the U.S. fixed...

...and back end is strictly Windows NT. The various parts are integrated. "Any dealer can **trade** all instruments or any subset he is defined to **trade**," says Huntington. Connections to back office as well as to data providers and exchanges are via API. The system is Y2k compliant. LIBERTY Because of Liberty **Trading** 's experience as an interbroker/dealer, it's not surprising that Liberty has designed a...

...company, they'll put into whatever agreement they have that they want to

use Liberty Trading System." SPECTRA Spectra, offered by Canadian firm Spectra Securities Software in Toronto, deals mostly with...
...also able to provide a lot of customization for us." Spectra is a three-tier **client server** architecture. Predominantly the **client** side is NT and Windows 95, whereas the back end is usually Unix. Web browsers...

...senior manager in front office development with Nova Scotia. "It's great for rapid bond **trading** ." In the future, Belpaire sees more international demand, "particularly Europe," he says. Also toward structured...

...care of foreign exchange transactions and positions." SECTOR Larger sell side firms generally use quant **Trading** 's Sector. Quant designed the system to be a toolkit, if a **client** wants, "so their programming teams can develop an entire system to their needs," says Daniel Pollner, president of Quant **Trading** in New York. Jeffrey Borrer, CIO at Daiwa Securities America, which has been using Sector...

...reporting," says Borrer. Sector's engine was developed in C++, like most workstations. But the **client** GUI environment was written in Java, which makes it very attractive to Borrer, who uses...

20/3,K/12 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02041950 SUPPLIER NUMBER: 19177321 (USE FORMAT 7 OR 9 FOR FULL TEXT)
IS THE FIREWALL ENOUGH PROTECTION FOR THE CORPORATION?
Computergram International, n3114, pCGN03060014
March 6, 1997
ISSN: 0268-716X LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1212 LINE COUNT: 00099

TEXT:

...logging, access control, data encryption, identification, authentication, and security administration, in an attempt to make **secure** the combination of distributed **client - server** computing and the Internet. But while the industry's biggest challenge is to secure the...

...there are many security companies selling useless software." That combination represents too much of a **risk** for some. "Many company information systems directors are shying away from implementing Internet systems because of the security **risk** ," says Deb Triant, chief executive of Check Point Software Inc. At the Wall Street Journal...

...that outsiders could hack into the network and use it as a conduit for altering **financial** wire stories and thus effecting **financial** markets. And they are not alone in their concern. "In some US banks you can...

...functionality a Web site needs. As a result of the growth of firewalls on Web **servers** , the market is expanding at unprecedented rates. According to International Data Corp, over the past...

...Inc chose to offer the Check Point product both standalone and bundled with its Internet **servers** . Because of its OEM-focused sales model, Check Point's costs are low and its...

...Inc, a Vax systems management software specialist. In November 1995, it launched OmniGuard, a policybased **client - server** security framework that includes modules for access control, intruder alert software, and for the integration...

...security products such as IBM Corp's RACF and ACF2 - and bring it to the

client - server market," says Richard Lefebvre, chief executive of Axent.

20/3,K/13 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01567565 SUPPLIER NUMBER: 13489092
DEC's Pathworks put on track: client/server strategies. (includes related article describing Pathworks 5.0) (DEC to show beta versions of Pathworks 5.0 for NetWare and Microsoft Windows NT at Networld '93)
Horwitt, Elisabeth
Computerworld, v27, n2, p14(1)
Jan 11, 1993
ISSN: 0010-4841 LANGUAGE: ENGLISH RECORD TYPE: ABSTRACT

...ABSTRACT: 5.0 network operating system for Windows NT and NetWare products at the Networld '93 trade show. The marketing effort is geared toward convincing attendees to make VAX and Alpha systems key components of their client / server architectures. Pathworks will allow numerous client systems to transparently share files and access services across DEC, Apple, Microsoft and Novell servers. The NetWare version is about six months late, but due for shipment in the 2nd...

...s IPX transport protocol to access file and printer services on NetWare and VAX OpenVMS servers. Clients will not be able to use native IPX protocols to access DEC host enterprise applications and must risk microcomputer memory overload by adding DECnet or TCP/IP.

20/3,K/14 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0719372
ROSTER OF UPCOMING OFFERINGS
S&P's Emerging & Special Situations November 13, 1995; Pg 16; Vol. 15, No. 11
Journal Code: ESS ISSN: 0882-5440
Section Heading: ROSTER OF UPCOMING OFFERINGS
Full text available in Formats 5, 7 and 9

TABLE:
...OFFERINGS

Shares	Company, Tickerto be	Offered	Exp.	Exp.
	- Underwriter	(000s)	Price	Date
ACC Consumer Finance (AACC)	- Montgomery Secs.	2,200	11-13	late Dec.
	consumer loans			
ADAM Software (ADAM)		1...		
...Secs.				
	lighting prods mfr.			
Advent Software	- Morgan Stanley	2,000	up to 14	mid-Nov.
	client / server software			
Allegro New Media (ANMI)	- MS Farrell & Co.	1,000	up to 6	November
	computer...			

Search Report from Ginger D. Roberts

...sys.				
Citrix Systems (CTXS)	2,000	9-11	mid-Dec.	
- Hambrecht & Quist				
computer software				
Cityscape Financial (CTYS)	2,250	33.35	December	
- Alex. Brown				
mtg. & related svcs.				
Complete Mgmt. Co. (CMGT...				
...Donaldson, Lufkin				
thermal printers mfr.				
Dignity Partners (DPNR)	2,000	13-15	January	
- Oppenheimer & Co.				
financial svcs.				
ECRM Inc. (ECRM)	3,500	13-15	mid-Nov.	
- Smith Barney				
image processing sys...				
...diverse business group				
Federated Investors Cl. B	7,000	up to 21	January	
- Merrill Lynch				
financial svcs. provider				
Fidelity Funding				
Financial (FNDS)	1,250	up to 13	postponed	
- Chicago Corp.				
financial svcs.				
First Commonwealth (FWCI)	1,832	12-14	mid-Nov.	
- William Blair				
managed dental				
benefits...				
...Co.				
gaming holding co.				
Forefront Group	2,000	7-9	no date	
- Captial West Secs.				
client / server apps. software				
Fractal Design (FRAC)	2,500	9-11	mid-Nov.	
- Unterberg, Harris				
graphic computer...500	up to	late Nov.		
- Robertson, Stephens		8 1/2		
computer disk components mfr.				
Investors Financial				
Svcs. (IFIN)	2,000	up to 23	mid-Nov.	
- Keefe, Bruyette				
asset administration svcs.				
Italian...				
...multi-industry operator				
LaSalle Re Holdings	5,750	up to 21	late Nov.	
- Lazard Freres				
financial svcs.				
Learmonth & Burchett (LBMSF)	2,500	up to	mid-Nov.	
- Lehman Bros.		10.68		
computer...				
...of				
industrial prods.				
Meadowbrook Insur. Gp.	2,000	up to 22	late Nov.	
- Morgan Stanley				
risk mgmt. programs mgr.				
Mecon Inc.	2,250	9-11	late Nov.	
- Montgomery Secs.				
info. support...				

Search Report from Ginger D. Roberts

...storage devices
 New Horizon Kids Quest (KIDQ) 1,000 up to 5 November
 - Equity Secs. **Trading**
 children's child care centers
 New World Coffee (NWC) 2,000 6-7 mid-Nov...

...electrical control sys.
 Objective Systems Integ. (OSII) 3,200 12-14 late Nov.
 - Morgan Stanley
 client / server
 solutions developer
 Ocal Inc. Cl. A (OCAL) 1,000 up to 11 November
 - Seidler Cos...

...Entertainment (QTEL) 3,000 up to 5 December
 - Whale Secs.
 phone entmt. services mktr.
 RAC **Financial** Svcs. (RACF) 3,000 up to 15 November
 - Bear, Stearns
 financial svcs.
 Raytel Medical (RTEL) 2,650 up to 13 late Nov.
 - Vector Secs.
 medical outpatient...

...December
 - Raymond James
 restaurant franchisor
 Scopus Technology 2,475 8-10 mid-Nov.
 - Morgan Stanley
 client / server
 software solutions
Secure Computing (SCUR) 1,800 13-15 mid-Nov.
 - Piper, Jaffray
 computer network
 security prods.
 Silicon...Humphrey
 commercial services
 Thaxton Group (The) (THAX) 1,400 9-11 postponed
 - Interstate/ Johnson
 consumer **finance** co.
 Thermoscan (THRM) 3,800 12-14 withdrawn
 - Merrill Lynch
 medical instruments
 Tollgrade Communications 1...

20/3,K/15 (Item 1 from file: 813)
 DIALOG(R)File 813:PR Newswire
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0841295 LA031
**NETSCAPE ANNOUNCES SECURE COURIER - A DIGITAL ENVELOPE FOR SECURING
 FINANCIAL TRANSACTIONS ON THE INTERNET**

DATE: July 18, 1995 08:34 EDT WORD COUNT: 880

...environments, Secure Courier increases security for commerce on the Internet by encrypting a consumer's **financial** information all the way from his or her PC to the **financial** institution. In addition, Secure Courier enables consumer authentication for merchants. While secure channel protocols such as SSL encrypt data passing along the network between a **client** system and a **server**, **Secure** Courier delivers the

additional security of keeping the **financial** data encrypted -- or in a "secure digital envelope" -- when it arrives at a merchant's **server** or at other intermediate points on the net. This means that the data remains "wrapped" or protected at any site at which it stops. The Secure Courier protocol decreases the **risk** of consumer and merchant fraud, enables global payment security, and reduces merchant costs.

"Netscape's...

20/3,K/16 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07613811 Supplier Number: 62199880 (USE FORMAT 7 FOR FULLTEXT)
E-Security Advances For Everyday Banking: E-commerce demands risk-free transactions. Here's how to fortify bank Web security. (Internet/Web/Online Service Information)
Daudelin, Art
Bank Technology News, v13, n2, p1
Feb, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2116

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...banking. "Generally the big story is that as business-to-business commerce has grown within **financial** services, there are significant sums of money at **risk** -and as a consequence, business adopts appropriate technologies as business decisions," says Richard Bell, senior...

...about Internet security. Nearly 85% of respondents stated their concern with the security of online **financial** transactions. "From my perspective," says Steve Jensen, vice president of information security services for Minneapolis...

...survey by Security Magazine of some 1,500 security executives at banks, insurance companies, and **investment** firms show that electronic security has overtaken bank robberies as the greatest threat facing **financial** services companies. The "troubles" There are always individuals seeking to break into a network, whether...

...So if I send you a transaction, I can't deny it later," he adds.
Financial institutions were early adopters of Entrust's PKI products.
"Banking is our single biggest vertical...

...is also planning to adapt and apply PKI security to mobile phones, pagers, personal digital **assistants**, and other mobile appliances. PKI may become the status quo in the near future. At...to form joint activities for issuing certificates and to manage the certificate process of business **clients**," notes Bell, who takes a wait-and-see approach to predicting any likely vendor winners...

...are unique electronic files that provide a way to confirm identities online, both on the **client** and **server** sides. The certificates assure customers they've securely reached the correct **server** and can exchange messages safely, while assuring the institution on the other end that a...

...the first institutions to complete a large-scale deployment of digital certificates to its corporate **clients**. In August, the bank announced the conclusion of the first phase of the National Automated...

...validation of digital certificates," he says. "If you look at different vertical industries, clearly the **financial** industry is forward-thinking in its use of advanced technology and security technology. They tend...

...than a garden-variety firewall to secure a Web site. "The current attack against Web **servers** has changed a little bit in nature," he says. "It's not really a matter of trying to attack services running on the **server**. The attacks are the kind of attacks that go right through a firewall-basically, manipulating URLs that are presented to the **server**, and gaining illicit access to files and services on the **server** itself." The problem is that merely telling administrators to be vigilant doesn't work. "They...

...people screw up no matter what you do?" Zboray points to several ways to mitigate **risk**. Chief among them is detection technology. "The best kind of intrusion detection is host-based, runs on the **server** that you're trying to protect," he says. "It's going to have components that make sure the files on the **server** have not been compromised." A frequent mistake is that Web-enabled institutions sometimes run intrusion...

...knows that there will be unscheduled tests. That way, what is being delivered to the **client** is of high quality." Web site pages have to be secure as well. The use...

20/3,K/17 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07424551 Supplier Number: 62200011 (USE FORMAT 7 FOR FULLTEXT)
Chase Gets Positive.(Company Operations)
Bank Technology News, v14, n5, p33
May, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2854

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

New York-based Chase Manhattan Bank is preparing to launch a system that allows corporate **clients** to reconcile their checking accounts through the Internet. The technology, called the Positive Pay Exception Notification System, will kick off in the next month or so, says Lisa Burghardt, **assistant** vice president in the Chase Treasury Solutions division. Presently, when Chase business customers write checks...

...unaccounted for, bank personnel photocopy both sides of the check and fax it to the **client** to find out if it should be paid. The Positive Pay system not only cuts...

...Integrated Messaging Exchange, or IME, which provides two-way online communication. Through IME, an Internet **server** allows a business to send preexisting communications by email, in a secure, "trackable" and "archivable" way, says Mark Pastore, vice president of corporate development for Tumbleweed. "IME is a **server** that catches a data stream and transfers it to email. Email is becoming a tool...

...Pay builds on IME in that, instead of Chase photocopying and faxing checks to corporate **clients**, it produces an image of the check and scans the images into the **server** via the Internet. "The **clients** view them (over the Web) and send back their responses," Burghardt explains. Using a pull...

...check then can be paid out, rejected or in some way modified. That means

the **clients** don't have to type anything out, helping to avert errors. The system is secure because checks are viewed on the **server**, Pastore says. A pilot of the program is under way at one undisclosed Chase **client** and "is going well," Burghardt says. Long term, the bank hopes all corporate customers will...

...security is the only stumbling block to IME. The software is a "perfect application for **financial** services companies or for any companies that are obligated to disclose information and report to **clients**," she says. "Positive Pay is simple and effective. And it forces **clients** to conform to a format in a much more controlled process." According to Darcy Fowkes ...

...file attachment or URL that a recipient can click on to connect with a secure **server** to see that content. Tumbleweed was founded in 1993 and went public last year. Last...

...was Chase Treasury Solutions, the bank's cash and treasury management unit, which offers corporate **clients** the ability to access demand deposit account statements and other information from the Internet. Although...

...and never-ending workloads for underwriters. "With LiquidCredit, we're targeting the online lenders, leasing **agents** and brokers who want a quick and easy credit transaction decision-making tool," says Raffi...so new, it's making them readily available on the Web that is, he explains. "**Clients** can interface with us directly through an e-commerce site or Web browser or through their Web hosting **agent**, so we can make decisions for them using their own lending criteria. That sort of...

...a score that may or may not meet the credit grantor's idea of acceptable **risk**. LiquidCredit includes transaction management tools and the ability for businesses to design their own decision...

...call centers or bank branches. LiquidCredit facilitates seamless interaction between e-tailers and sources of **financing** like banks, **finance** and leasing companies. "LiquidCredit creates a common language and architecture that will power more consistent...

...relationship." -Brian O'Connell Arena Nurturing E-Community Is the customer tug of war between **financial** institutions and Web portals escalates, banks and brokerages are looking to hone their online offerings and thwart the likes of America Online's Personal **Finance** Channel and Yahoo **Finance**. Arena Networks Inc. wants to give these institutions a hand in their efforts. Founded in 1998, the New York-based software vendor enables **financial** companies to build message boards and "hosted chat" sessions into their Web sites. Such features...

...Web," says Peter Eliopoulos, chief marketing officer at Arena. "But the problems that arise for **financial** institutions online are fragmentation of users and dilution of customer loyalty." Building a Web community...

...That means Arena's Web community-building product connects numerous customers online over their individual **financial** institution's Web sites. For example, to access the electronic forum, online banking or brokerage...

...and read responses from other customers on a variety of topics. "Users mainly talk about **financial** matters," Eliopoulos says, "but 10 to 15% of the conversations are about everyday things like music and travel. Arena makes (**financial** Web) sites richer and more attractive by creating stickiness." Message boards and so-called chat...

...higher) degree of participation and interactivity." Arena also offers another tool to keep its member **financial** firms competitive-data

analysis. The vendor provides information on site users' interests, helping institutions refine...

...individual customer is, and we don't share customer information with the banks' competitors." To **hedge** its bets, however, Arena in its online promotional material rejects any responsibility for how member...

...in the organization to get things going," he notes. At press time, Arena had 17 **clients** beta testing its service, including Enterprise Bank, an

20/3,K/18 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06664743 Supplier Number: 55879312 (USE FORMAT 7 FOR FULLTEXT)
Field Force; Advances in palmtop technology are enabling salesforces to source geodemographical and mapping information where they need it - out in the field.

Investigates, David Reed
Marketing Week, p55(1)
Sept 23, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1813

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...this sector by a new generation of combined computing and communicating devices. Personal digital **assistants** (PDAs) or palmtops offer up to 4Mb of memory in a notebook-sized package. Linked...

...crucial that systems are easy to use and understand. They must be relevant to the **client** 's needs, [superscript two] she says. This is where the face-off between the two...

...the analytical and mapping functionality of the application onto a central system connected to a **server**, remote workers will be able to access the relevant data sets and tools they need...

...250 active companies using Tactician and not one has got remote access. They are in **financial** services, distribution or media, and not one has implemented GIS on laptop. The challenge is...

...data of that degree of sensitivity and protection can be lifted, then what of the **risk** that your leading salesman leaves for the competition, taking with him a file of your...

...for data on the independent grocery sector in the UK, notes that his company's **clients** use GIS extensively. [superscript three]We apply it to our **client** 's territory plans or to help them determine their territory, and also to take feedback...

...field and things go wrong. If you have justified giving out 50 devices to the **financial** director, then some of them fail and you are only collecting data from 60 per...data management and salesforce direction takes place in one central location on a Web-enabled **server**. Some elements of the salesforce will have their own GIS applications on a laptop with...

20/3,K/19 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06113793 Supplier Number: 53711133 (USE FORMAT 7 FOR FULLTEXT)
20,000 First Union Clients Get Transfer-Enabling Devices.
Corporate EFT Report, v19, n2, pNA
Feb 3, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 605

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Data Security International [VDSI] - to 20,000 customers. A pilot had been initiated with CoreStates **Financial** in November, which was acquired by \$134 billion asset First Union. Digipass tokens are password...

...the transfer. Full Migration By Mid-1999 "The device will be used anytime a [corporate **client**] moves money outside the company to another company," says Randall York, **assistant** vice president of First Union's global cash management division. With the hand-held device...

...Confidence "Such vulnerable security does little to inspire confidence amongst either users or within the **financial** institution itself. [The First Union solution] not only significantly reduces **risk** , but also encourages customers to conduct far more of their business electronically," Marenzi says. The...

...to have smart card or token [security measures]," Hunt says. Netherlands-based ABN Amro, a **client** since 1987, and Rabobank have bought more than 500,000 and 450,000 tokens, respectively. If First Union's move to a more secure **trading** environment isn't yet a trend among American banks, "it should be," Hunt believes. "You..."

...for Digipass 300 tokens is \$56 per item, with volume discounts, plus costs for authentication **servers** . With larger deployments, where more than 10,000 tokens are issued, Vasco costs run 30...

20/3,K/20 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04886663 Supplier Number: 47187958 (USE FORMAT 7 FOR FULLTEXT)
IS THE FIREWALL ENOUGH PROTECTION FOR THE CORPORATION?
MacIver, Kenny
Computergram International, n3114, pN/A
March 6, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1129

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...logging, access control, data encryption, identification, authentication, and security administration, in an attempt to make **secure** the combination of distributed **client** - **server** computing and the Internet. But while the industry's biggest challenge is to secure the...

...there are many security companies selling useless software." That combination represents too much of a **risk** for some. "Many company information systems directors are shying away from implementing Internet systems because of the security **risk** ," says Deb Triant, chief executive of Check Point Software Inc. At the Wall Street Journal...
...that outsiders could hack into the network and use it as a conduit for

altering **financial** wire stories and thus effecting **financial** markets. And they are not alone in their concern. "In some US banks you can...

...functionality a Web site needs. As a result of the growth of firewalls on Web **servers**, the market is expanding at unprecedented rates. According to International Data Corp, over the past...

...Inc chose to offer the Check Point product both standalone and bundled with its Internet **servers**. Because of its OEM-focused sales model, Check Point's costs are low and its...

...Inc, a Vax systems management software specialist. In November 1995, it launched OmniGuard, a policybased **client - server** security framework that includes modules for access control, intruder alert software, and for the integration...

...security products such as IBM Corp's RACF and ACF2 - and bring it to the **client - server** market," says Richard Lefebvre, chief executive of Axent.

20/3,K/21 (Item 1 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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09048010

VENTURE CAPITAL SURVEY THE MONEY TREE FOURTH QUARTER 1996

San Jose Mercury News (SJ) - Monday, February 17, 1997

By: Compiled from a Mercury News/Price Waterhouse LLP survey of venture capitalists by editorial assistants Jack Davis and Glenda Queensbury and Price Waterhouse.

Edition: Morning Final Section: Business Monday Page: 4E

Word Count: 3,714

... Norwest Venture Capital (hbox) Partech International (hbox) Parvest (hbox) Tradevest Limited (hbox) US Growth Fund

Client - server network management software for local and wide-area networks

Centerview Software
South San Francisco
\$100...

...Venture Partners
Centralized application software development tools

Coastek Infosys*
Scotts Valley
\$2,650,000
Apex **Investment** Fund (hbox) Environmental Private Equity Fund (hbox)
Productivity Fund I&II
Security software for computer...

...Davidow Ventures (hbox) Menlo Ventures (hbox) Canaan Partners
Software for corporate travel management operates in **client / server** and intranet and internet

Verisign
Mountain View
\$30,000,000
Asset **Investment** Advisors (hbox) Attractor **Investment** Management (hbox)
Chancellor Capital Management (hbox) Cisco Systems (hbox) Comcast (hbox)
First Data (hbox) Gemplus...Wireless data and voice communications

products

Advanced Telecommunications Modules

Santa Clara

\$1,129,000

Oak **Investment** Partners

Low-cost, high-speed, asynchronous transfer mode networking equipment

Brocade Communications Systems

Santa Clara...

... Norwest Venture Capital (hbox) T. Rowe Price Threshold Funds (hbox)
Sevin Rosen Funds (hbox) SoundView **Financial** Group (hbox) Spinnaker
Technology Fund (hbox) Technology Crossover Ventures (hbox) US Trust
Mobile communications equipment...

...Internet

Lightware Microsystems

Santa Clara

\$7,500,000

Draper Fisher Associates Fund LP (hbox) Oak **Investment** Partners (hbox)
Worldview Technology

Integrated optical circuit products for the telecommunications and
computer industries

Microsource...

... hbox) Brentwood Associates (hbox) Hallador Venture Funds (hbox) HMS
Group (hbox) Nazem & Company (hbox) Oak **Investment** Partners (hbox)
Transcap Associates

Microwave and cellular communication equipment

Siliscap

Palo Alto

\$1,725,000...

... the field of portable data communications products such as pagers,
cellular phones and personal digital **assistants**

Snap Track

San Jose

\$3,300,000

Benchmark Capital

None provided

Softcom Microsystems*

Fremont

\$3...

...4+ (Primary venture capital investors)Segment end (Product)

Ark Research*

San Jose

\$750,000

Rogers **Investment**

Disaster recovery for **client - servers**

.....
MEDICAL/BIOTECHNOLOGY

CHART:

Segment 1 (Recipient)Segment 2 (Location)Segment 3 (Amount in this round

...500,000

Delphi Bioventures (hbox) Medventure Associates

Search Report from Ginger D. Roberts

Self-testing medical diagnostic products to help reduce **risk** of strokes
& bleeding for patients on oral anticoagulant

Caliper Technologies

Palo Alto

\$10,000,000...

...information access through the Internet

IMPAC Medical Systems

Mountain View

\$3,925,000

Summit Partners

Client - server information management software for oncology centers

Medical SelfCare

Emeryville

\$1,526,000

St. Paul Venture...

...therapies

Mercator Genetics

Menlo Park

\$1,500,000

Bayview Investors (hbox) InterWest Partners (hbox) Oak **Investment**
Partners (hbox) Robertson Stephens Venture Capital

Applying new genomics technologies to the identification of genes...

...hospitals or doctors' offices

Pacific Dental Benefits*

Oakland

\$10,450,000

Delphi Bioventures (hbox) Oak **Investment** Partners (hbox) New Enterprise
Associates

Dental health maintenance organization in California and Nevada

Redcell

South...

...Stereotaxis

Menlo Park

\$1,584,000

Sanderling Ventures

New concept for the delivery of therapeutic **agents** throughout the body
known as magnetic stereotaxic system

Symphonix Devices

San Jose

\$3,500,000...

...000,000

Benchmark Capital

Internet-access software

Exodus Communications

Santa Clara

\$6,500,000

Apex **Investment** Fund (hbox) Bay Partners (hbox) Cherubino Investments SA
(hbox) Information Technology Ventures LP (hbox) The...Foster City

\$7,300,000

Institutional Venture Partners (hbox) Mayfield Fund

Plug and play Internet **server** for small business

Wire Networks

Search Report from Ginger D. Roberts

San Mateo
\$1,500,000
AVI Capital (hbox) El Dorado...

...cooking schools

Industrial Devices*
Novato
\$2,814,000
Advent International (hbox) Capital Link (hbox) Envirotech **Investment**
Fund (hbox) Shaw Venture Partners III LP
Motion-control systems and components for industrial automation...

...hbox) Weston Presidio Capital
Specialty home furnishings retailer

Sonic Force
Burlingame
\$3,000,000
Rogers **Investment**
Force measurements using ultra-sound technology for applications in
structural analysis and monitoring

Trade
San Mateo
\$2,500,000
Greylock Ventures (hbox) Glynn Capital Management (hbox) Information
Partners Capital...

20/3,K/22 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09293150 SUPPLIER NUMBER: 19033712 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The offering and distribution of securities in cyberspace: a review of
regulatory and industry initiatives.(Blue Sky Survey)
Gavis, Alexander C.
Business Lawyer, 52, n1, 317-378
Nov, 1996
ISSN: 0007-6899 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 33460 LINE COUNT: 02746

... the telephone." Jay G. Baris, Current Disclosure Issues, Remarks at
the 1996 Mutual Funds and **Investment** Management Conference (Mar. 25-28,
1996) (quoting John Perry Barlow, former cowboy, rancher, Grateful Dead...
when a company establishes a Web site, it generally designates a computer
(often called a " **server** ") that is linked to the Internet and that allows
for access by the public via...

...For example, the U.S. securities industry has developed some of the most
sophisticated electronic **trading** systems in the world. (18.) See Kimberly
Weisul, The Cyberspace Rush, Inv. Dealers' Dig., Feb...

...19.) Fund investors also can access a variety of other information at
these sites, including **investment** primers, worksheets, sales literature,
and share price and fund performance information. See Sana Siwolop, Now...

...firms usually provide investor information about the securities markets,
and some provide for the electronic **trading** of securities over the
Internet. The **investment** banking firm sites generally provide information
concerning the firms' various activities. See infra notes 258...Into the
Web, Inv. Dealers' Dig., June 26, 1995, at S2 (listing many brokerage and

investment bank sites on the Internet). (21.) Also of note, a number of commercial publications, such as Money Magazine, and **financial** information service providers, such as Morningstar, advertise their services and offer investor information concerning investments...

...Internet, Fortune, Apr. 17, 1995, at 154 (providing information on how and where to obtain **financial** information on the Internet); Mutual Fund Related Web Sites, San Diego Union Trib., Jan. 4, 1996, at 1 (listing Web sites for **investment** newsletters and other **financial** information providers). (22.) S.E.C. Clears Trades of Stocks on Internet, N.Y. Times...

...SEC has "cleared the way for a New York brewer to resume a pioneering Internet **trading** system for its stock"); see also infra notes 103-24 and accompanying text. (23.) It...

...74 (1933). (25.) Loss & Seligman, supra note 23, at 3-50. (26.) Id. (27.) See **Investment** Company Filing Guidance, SEC Generic Comment Letter, 1994 WL 808442 (S.E.C.) (Feb. 25, 1994) (describing procedures for mutual fund telephone transactions); **Investment** Company Institute, SEC No-Action Letter, (1987-1988) Transfer Binder Fed. Sec. L. Rep. (paragraph...

...generally has been to facilitate market participants' development and use of new technologies in the **trading** of securities, rather than to mandate a specific market structure. See generally Subcom on Oversight...

...C.) (May 9, 1996) (hereinafter Adopting Release); Use of Electronic Media by Broker-Dealers, Transfer **Agents**, and **Investment** Advisers for Delivery of Information; Additional Examples under the Securities Act of 1933, Securities Exchange Act of 1934, and **Investment** Company Act of 1940, Securities Act Release 7288, 61 Fed. Reg. 24,644 (May 15...

...Specifically, the legislation vests in the SEC exclusive authority for the registration or qualification of **investment** company offerings and offerings listed on the NYSE, AMEX, NASDAQ-NMS, or other exchanges that...

...securities offered or sold to qualified purchasers. See id (subsections) 201-10. With respect to **investment** company offerings, the states may (i) continue to require the filing of any document filed...underwriter or dealer that the transaction be confirmed as promptly as possible to reduce the **risk** of error and to expedite prompt settlement." Id. at *9. (44.) Id. at *10. In...

...4. (49.) Id. (50.) Id. Although neither the requesting nor responding letters were specific to **investment** companies, the SEC staff indicated that the response letter applied to them. In the response letter, the staff specifically noted that **investment** companies should consider including an "item to be completed by the investor confirming that a...

...transmitted prospectus. Id. at *5. If the item is answered negatively by the purchaser, the **investment** company should immediately send a paper prospectus to the investor. Id. (51.) Id. (52.) October...note 30, at 24,650-5 1; see, e.g., Letter from Alexander C. Gavis, **Assistant** Counsel, **Investment** Company Institute to Jonathan G. Katz, Secretary, SEC (Nov. 22, 1995) (hereinafter Gavis Letter) (on...Advisers Act Rule 204-2(a) (7), which provides, in relevant part, that a registered **investment** adviser shall keep and maintain true, accurate, and current originals of all written communications it...

...88.) Thomson Fin. Serv., 1993 SEC No-Act. LEXIS 1241, at *8. With respect to **investment** advisers, the staff stated, "(r)egistered **investment** advisers that participate in OASYS Global must preserve (confirmations), whether received electronically or otherwise, in...

...204-2(g), 17 C.F.R. (sections) 275.204-2(g) (1996), which allows

investment advisers to produce or reproduce records in computer storage medium, and allows them to maintain...

...1993 SEC No-Act. LEXIS 124 1, at * I 0 n.7. With respect to **investment** companies, the staff noted that "registered **investment** companies ... must preserve (the confirmations), whether received electronically or otherwise, in an accessible form in...

...2(f), 17 C.F.R. (sections) 270.31a-2(f) (1996), which allows registered **investment** companies to produce or reproduce records on magnetic tape, disk, or other computer storage medium, and to maintain and preserve records created or received by or on behalf of **investment** companies on electronic media in a computer storage medium. Thomson Fin. Serv., 1993 SEC No-Act. LEXIS 1241, at *10. For further background on the storage of electronic records by **investment** advisers, see First Call Corp., SEC No-action Letter, 1995 SEC No-Act. LEXIS 693...

...not have the technological capacity to receive electronic transmissions of information from broker-dealers, transfer **agents**, or **investment** advisers, the interpretation does not apply to other requirements to file information with the SEC...

...and broker-dealer and associated persons compensation. Id. at 24,648-49. With respect to **investment** advisers, it covers: (i) adviser brochures (Part 11 of Form ADV); (ii) consents to the...

...and agency cross transactions; (iv) disclosure about performance fee arrangements; (v) disclosure about custody of **client** assets; and (vi) disclosure and consent relating to cash solicitation arrangements. Id. at 24,649...

...15-16. Section 203(b) (3) of the Advisers Act exempts from registration requirements "any **investment** adviser who during the course of the preceding twelve months has had fewer than fifteen **clients** and who neither holds himself out generally to the public as an **investment** adviser nor acts as an **investment** adviser to any **investment** company registered under subchapter I of this Act." 15 U.S.C. (sections) 80b-3... May Interpretive Release, and the regulation of electronic mail, see Letter from Alexander C. Gavis, **Assistant** Counsel, **Investment** Company Institute, to Jonathan G. Katz, Secretary, SEC (June 10, 1996) (on file with The...

...Black Wit Beer, a Belgiantype beer. See Hal Lux, Beer brewer now plans on-line **investment** bank, Inv. Dealers' Dig., Apr. 8, 1996, at 10; Firm Halls **Trading** Stock on Internet-experiment Shelved Pending SEC Study, WASH. POST, Mar. 21, 1996, at B...

...Net visited May 15, 1996) <<http://www.corpfinet.com>>. (104.) Spring Street Brewing Co., Wit- **Trade** visited Apr. 24, 1996) <<http://plaza.interport.net/witbeer/index.html>> ("This site contains Wit- **trade**, the bulletin board based market mechanism through which the Common Stock of Spring Street Brewing Company publicly trades."). (105.) Wit- **Trade** provides an Offer and Acceptance Form so that parties who have agreed to **trade** can easily document their agreement. In addition, the Offer and Acceptance Form carefully spells out a simple procedure by which parties can conclude their **trading** transactions." Id. (106.) Id. According to Wit- **Trade** 's Internet site as of June 1, 1996:

(A)lthough the stock market mechanism enables...

20/3,K/23 (Item 2 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
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08011297 SUPPLIER NUMBER: 17089432 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Users grapple with securing client/server. (the Information Security
Conference discusses client/server system security)**
Davis, Beth
CommunicationsWeek, n559, p1(2)
May 29, 1995
ISSN: 0746-8121 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 961 LINE COUNT: 00078

...ABSTRACT: several executives pining for the old days of centralized mainframes, which were much easier to **secure** than networked **client / server** systems. Wells Fargo Bank's Wholesale and Commercial Systems Div has moved from IBM mainframes to PC **clients**, Unix **servers**, Novell LANs, Unix-MVS Internet Protocol connectivity, dial-in PCs, and wireless pilots and services via the Internet. The bank uses Securix Inc's BoKS enterprise **client / server** security management software to protect its high- **risk** customer **financial** information in its distributed Unix environment. First National Bank of Baltimore VP Kenneth Kasprzak says...

20/3,K/24 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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11604705 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hotel e-biz slow to take off
SECTION TITLE: Business & Finance
Megan Harris
PRAGUE POST
June 14, 2000
JOURNAL CODE: WTPP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 691

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... us," said AVE Marketing Manager Pavel Stedry. "If someone offers us a place on their **server**, we check how many hotels they offer, the main features, and the cost to see...

... on the site: "Holiday Inn, Corinthia Towers, and the Diplomat have the same type of **clients**, so it's good for us. "We use those systems which are simple. The hotel...

... it can change the price. The hotel pays only for realized reservations. There's no **risk**. There's a minimal **financial** requirement for entering the system and it could bring some business." Some hotels already have...

...reservations through their own Web sites. Such booking had traditionally been available only through travel **agents**, Chour said.

Typical e-mail reservation systems, however, aren't as convenient or accurate as...

20/3,K/25 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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10490686
1st Ed -
SECTION TITLE: Information Technology
Sasha Planting
FINANCIAL MAIL, p80
April 10, 2000

JOURNAL CODE: WFML LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 752

INFORMATION SECURITY SNEAKS IN THE **SERVER** Lack of attention to the problem may slow e-commerce growth Trojan horses, smurf and...

... few of the tools that hackers, internal or external, pranksters, white-collar criminals or malicious **agents**, use to feel the pulse of your organisation. Information **risk** has replaced Y2K as the concern most likely to keep company directors awake at night...

... which often do not have the budget to hire experienced security personnel, are most at **risk**. The research house predicts that by 2003, 50% of SMMEs that manage their own network...

... A 1998 survey by the FBI and the San Francisco-based Computer Society Institute estimated **financial** losses from malicious hacking at US\$136.8m. Last year, this figure doubled to an estimated...

... security measures are in hand without finding out the facts. Like managing any type of **risk**, the responsibility should lie at board level. The reason may be that e-commerce is...

... and the harm caused by an attack is difficult. Harm cannot always be translated into **financial** terms, Thorne says. eBay, the online auctioneer, whose share price fell 25% the day after...

... against further attacks, may disagree with this. Damage is usually less tangible, however. While the **financial** risks may be negligible, do not underestimate the importance of public perception, warns Calum Russell, business marketing manager at Microsoft SA. He says companies must make sure their **clients** and potential **clients** believe their sites are **secure**. With a firewall a system to prevent unauthorised access to or from a private network...

... the digital economy must weigh up the amount of security required against the degree of **risk** associated with doing business online. Information sensitivity, user productivity and impact on revenue must be...

20/3,K/26 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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10421461

1st Ed - HOW THE PARANOID SURVIVE

SECTION TITLE: Information Technology

Duncan McLeod

FINANCIAL MAIL, p68

March 31, 2000

JOURNAL CODE: WFML LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1186

... block supplier to the global Internet economy, with a specific focus on four areas: the **client** platform (the market Intel is dominant in today), the **server** platform (where it hopes to challenge rival Sun Microsystems), networking and communications (including mobile telephony...

...The value of these investments was estimated recently at \$8bn. Two areas identified for specific **investment** are: Companies developing applications for Intels upcoming 64-bit Itanium microprocessor Intel hopes Itanium will ...

... the high-end data-centre environment. The chipmaker is branding Itanium

as an e-business **server** platform; and Networking and communications equipment manufacturers, where Intel is competing against companies like Nortel...

... data centres, says Mike Aymar, president of Intel Online Services. Each centre represents a capital **investment** of \$150m. Intel will invest up to \$2bn in rolling out data centres in the next three years. It hopes to recoup this **investment** as companies increasingly look to third parties to help them gear up to do business...

... e-business. By year-end, it expects to be doing all its business with its **clients** mostly large PC manufacturers through the Web. Vice-president Paul Otellini says the company is...

...the PC is dead. PC use is as strong as ever. The company is obviously **hedging** its bets. Senior vice-president Sean Maloney says that over time the PC has morphed into new markets, such as mobile and **server** computing. It has also changed from a computing to a communications device. Its a myth ... its share of the microprocessors used in cellular handsets and handheld devices like personal digital **assistants**. As Intel expands relentlessly and aggressively into new markets, many of which have been created...

20/3,K/27 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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08239343

PR Newswire California Summary, Monday, Nov. 15, 1999 up -3-

PR NEWswire

November 15, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1295

... 1999 08:32 r f bc-MA-Wave-COMDEX-Apps (LEE) Wave Systems Demonstrates Trusted **Client** Services and Applications at Comdex HSM059 11/15/1999 08:33 r f bc-CA...

... 34 r f bc-CA-Oracle-XML-based (LOS ANGELES) Oracle Announces XML-BASED Integration **Server** Software TO MAKE the Connected E-business a Reality LAM086 11/15/1999 08:34... f bc-CA-BARRA-Nrthn-Trust (BERKELEY) Northern Trust Selects BARRA to Deliver Firm-Wide **Risk** Management Functionality SFM131 11/15/1999 09:02 r f bc-CA-Phone.com-Taiwan...

... CITY) Taiwan Cellular Introduces Taiwan's First Wireless Internet Services Using Phone.com UP.Link **Server** Suite LAM030 11/15/1999 09:03 r f bc-CA-LifePoint-2Q-ERN (ONTARIO...

... Continues With the Addition of 4Anything.com, National Geographic, NetFlix.com, Picosito.com and Other **Clients** CGM042 11/15/1999 09:07 r f bc-CA-Cyber-SIGN-Sharp (SAN JOSE) Cyber SIGN(R) Signature Verification Technology Used in Sharp(R) Personal Digital **Assistant** CGM043 11/15/1999 09:07 r f bc-CA-Cyber-SIGN-support (SAN JOSE...

...r f bc-CA-NEC-Systems-SOCKS (SAN JOSE) NEC Introduces SOCKS Solution for the **Financial** Services Industry SFM145 11/15/1999 09:08 r f bc-CA-TiVo-Philips-Elec...

20/3,K/28 (Item 5 from file: 20)
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05774647 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Search Report from Ginger D. Roberts

PR Newswire California Summary, Wednesday, June 16 up to 2 p.m. PT
PR NEWSWIRE
June 16, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 812

... f bc-CA-MTI-1-800-Database (ANAHEIM) 1-800-DATABASE Selects MTI
Technology Storage Servers To Support Internet-Based Product Imaging and
Information Services SFW070 06/16/1999 14:04...

...1999 14:44 r f bc-CA-Fair-Isaac-Rskmng (SAN RAFAEL) Fair, Isaac Presents
Risk Management Strategies for Profitability at Financial Services
Conference LAW003 06/16/1999 15:00 r a bc-CA-Milken-Teaching (SANTA...

... 15:12 r a bc-CA-Novartis-Diabetes (NEW YORK) Novartis Announces News on
Investigational Agent for Treatment of Type 2 Diabetes LAW087 06/16/1999
15:13 r f bc...

... SAN FRANCISCO) Sun Extends Reach of Java(TM) 2 Platform, Standard
Edition to Millions Of Client Users Worldwide NYW116 06/16/1999 16:01 r f
bc-NY-Amex-Rsch-Motion...

... r f bc-OR-CFI-Proservices (PORTLAND) CFI ProServices: Nation's Leading
Provider of Integrated Financial Technology Unveils New Name; Nasdaq
Ticker Symbol to Change LAW092 06/16/1999 16:15...

20/3,K/29 (Item 6 from file: 20)
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04857434

PR Newswire California Summary, Monday April 5, up to -2-
PR NEWSWIRE
April 05, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1316

...r f bc-CA-Chemdex-\$30-Mil (PALO ALTO) Chemdex Raises \$30 Million in
Latest Financing Round LAM016 04/05/1999 08:31 r f bc-GA-The-Meyers-Group
(ATLANTA...

... NETA (PHILADELPHIA) Network Associates Joins CIGNA's Secure Systems
Alliance To Assist Insurance Customers Reduce Risk of Data Loss SFM008
04/05/1999 08:50 r f bc-CA-NetIQ-Corp...

... 1999 09:00 r f bc-CA-Schwab-Tax-Tips (SAN FRANCISCO) Schwab
AdvisorSource(TM) Investment Managers Provide the 'ABC's' For Filing '98
Tax Returns SFM054 04/05/1999 09...

... 1999 09:03 r f bc-CA-NationsBanc-hires (SAN FRANCISCO) NationsBanc
Montgomery Expands Insurance Investment Banking Effort With Senior New
Hires LAM046 04/05/1999 09:04 r f bc...

... Network-Leads-PGP (OAKLAND) Network Associates Extends Leading PGP
Security to Include IPsec Compliant VPN Client Compatible With Any
Standards-Based VPN Server LAM049 04/05/1999 09:04 r f
bc-CA-Network-Gauntlet (OAKLAND) Network Associates... 29 r f
bc-CA-Remedy-Microsoft (MOUNTAIN VIEW) Remedy Delivers Support for
Microsoft SQL Server 7.0; New Version of Remedy's Action Request System
Provides High Performance, Low Cost...

...Alto High School LAM014 04/05/1999 10:00 r f bc-CA-Miva-Corp- Server

(SAN DIEGO) Miva Corporation Introduces Miva Commerce **Server** to Provide Small To Medium Sized Businesses with Encompassing E-Commerce Solution SFM037 04/05...

... Corporation Announces Stock Repurchase SFM030 04/05/1999 10:30 r f bc-CA-Enrolled- **Agents** (SACRAMENTO) Options Available for Taxpayers Who Can't Meet Deadline SFM068 04/05/1999 10...

20/3,K/30 (Item 7 from file: 20)
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03093241

Archon Group, a Goldman Sachs Company, Selects Silverstream for Enterprise-wide Global Intranet

BUSINESS WIRE

October 13, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1016

... real estate services and advisory company owned by Goldman Sachs, has selected SilverStream's Application **Server** to build and deploy an enterprise-wide global Intranet. The Intranet will provide the company...

... based enterprise business application that runs over the company's Intranet. Using the SilverStream Application **Server** as its foundation, Archon was able to centralize its database - a virtual data warehouse of assets - as well as **accounting**, loan servicing, budgeting and other mission-critical systems. Accessed by each employee through a start...

...expect if we improve it and when to sell it for the best return on **investment**. We can also track our investors' interests to determine whether they would be attracted to...

... ultimate objective is to achieve significant upside potential through the effective management, leasing, development and **financing** of real estate assets. He noted that it is imperative to have immediate access to ...

... of services, including due diligence and underwriting, portfolio management, value enhancement and original development, structured **finance**, special servicing, loan servicing, systems integration, **risk** management, and **accounting**. We needed an application **server** with the reliability to handle our intense usage, need for global access, and company wide...

... to Archon's business needs," said Collins DeLoach, senior consulting manager, BRBA. "The SilverStream Application **Server** has the capabilities we need. With SilverStream, we can create a highly scaleable Intranet with ...

... services and advisory company founded by Goldman, Sachs & Co. when it acquired and consolidated the **investment**, asset and development functions previously performed by third parties for a variety of **private** and institutional **clients**, including the Whitehall Street Real Estate Funds. On behalf of **private**, public and government **clients**, Archon currently manages more than 700 loan and real estate assets totaling more than \$4...

... com respectively. About SilverStream SilverStream Software, Inc. is the pioneering developer of the SilverStream Application **Server**, the industry's most comprehensive enterprise application **server** with unmatched integrated development tools, a high-performance **server** and complete Web functionality. SilverStream empowers users to build and deploy

Web applications for the...

... Intra/Inter/Extranet applications for deployment in Java and HTML -- providing an optimized, appropriate weight **client**. SilverStream uniquely combines traditional transaction processing features with newer Web functionality such as content management, dynamic publishing, communications, collaboration and **agent**-based push technology. Led by an accomplished management team, SilverStream Software includes founders, executives and...

20/3,K/31 (Item 8 from file: 20)
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03078850

Silicon Metrics Achieves First Milestone on Mission to Enable Widespread IP Reuse for System-On-A-Chip Design

PR NEWSWIRE

October 12, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 950

...throughput, accuracy, quality and extensibility. CellRater Advances Throughput, Accuracy, Quality and Extensibility CellRater features a **client** - **server** architecture that **automatically** distributes SPICE(TM) runs to any number of CPUs and SPICE licenses, making it the...

... on either a purchase or rental basis, with pricing based on the total number of **clients** and **servers** in a given installation. Purchase prices begin at \$150K for a low-end configuration of one **client** and two **servers**. CellRater is currently available on Sun (Nasdaq: SUNW) Solaris. HP-UX (NYSE: HWP) and Microsoft...

20/3,K/32 (Item 9 from file: 20)
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03075529

fonix and the MRC Group Announce PowerScribe EM, Powerful New Speech Recognition System for Emergency Medicine

BUSINESS WIRE

October 12, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1267

... increase the flow of patients, better facilitate the transfer of patients and deal better with **risk** management issues," said Dr. Steven Sbardella, chief of emergency medicine at Lawrence Memorial Hospital in...

... timely, clear, well-documented patient reports." About PowerScribe EM PowerScribe EM is a fully integrated, **client** - **server** system that handles the overall workflow of an emergency department, regardless of size -- from patient...

... also helps emergency departments meet the dynamic and demanding documentation requirements of the Health Care **Financing** Administration (HCFA). The system provides physicians with real-time feedback as to how well their...

... The fonix suite of products and services, including speech recognition, handwriting recognition and intelligent Internet **agents**, provides natural, intuitive solutions that allow people and their technological

tools to speak to and...hopes, intentions, and strategies for the future. Investors are cautioned that forward-looking statements invoke **risk** and uncertainties that may affect the Company's business prospects and performance. It is important...

... and market acceptance of the Company's speech recognition and human-computer interaction products. Other **risk** factors including general economic, competitive, governmental, and technological factors as discussed in the Company's...

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03026734

Computer Associates Adds Industry-Leading Virus Protection Solution To Enterprise and Workgroup Edition Product Lines

BUSINESS WIRE

October 06, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 801

... s award winning Inoculan provides real-time virus protection for the entire enterprise - including all **servers** and **clients** - by continuously detecting and curing potentially damaging viruses. At the heart of InoculateIT is a...

... of product strategy. "Mechanisms are required to ensure persistent detection and correction on both the **client** and **server**. Management and intervention before damage occurs is also critical. InoculateIT enables IT departments to minimize **risk** as their computing environments become larger and increasingly open to the outside world." InoculateIT protects...

... possible points of entry. This protection includes several compressed file formats. InoculateIT's messaging system **agents** detect and cure viruses in e-mail and file attachments in real time. Moreover, InoculateIT ...

... downloads free monthly virus signature updates from the Internet and distributes these files to InoculateIT **servers** and **clients** to provide up-to-date protection. "Web-centric computing demands comprehensive protection against the omnipresent...

... to stay one step ahead of the virus designers in the continued struggle to keep **clients** and **servers** safe for conducting business." To ensure that customers gain the full protection of these powerful...

... deployment and administration. These essential management features include automated installation and hands-free updating of **servers** and networked **clients**. All systems in the enterprise or workgroup that are protected by InoculateIT can be easily...

... central console. Unique domain management features greatly simplify remote viewing, configuring, and scanning of InoculateIT **servers** and **clients**. InoculateIT's reporting tools also make it easy for network and system administrators to identify...

... Interface (2D, 3D, Windows and Web-based) and Business Process Views. InoculateIT protects Windows NT **servers**, and Windows NT, Windows 3.x, Windows 95/98, DOS and Macintosh **clients**. Computer Associates International, Inc. (NYSE: CA), with headquarters in Islandia, N.Y., is the world...

... than 500 integrated products that include enterprise computing and information management, application development, manufacturing and financial applications. CA has over 11,000 people in 160 offices in 43 countries and had...

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02990054

PSDI Unveils MAXIMO Business Component Architecture Roadmap

PR NEWSWIRE

October 01, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1013

...Information The easy-to-use, advanced, "n-tier" architecture allows companies to maximize the business investment in their enterprise-wide asset maintenance solution while reducing complexity and overall cost of ownership. Moving beyond traditional client / server and three-tier architectures, MAXIMO's new architecture consists of open, JavaBeans component-based applications that can operate on multiple application servers and connect to multiple database servers. Java technology-based thin client programs operate in a client / server model or within a browser, and eliminate virtually all life cycle costs associated with client workstations. This architecture enables significant flexibility to customize business and workflow processes, enables much more...

...ORCL), PeopleSoft (Nasdaq: PSFT) and SAP (NYSE: SAP) and their customers will gain a low risk, low cost and more tightly integrated framework for integration. Other benefactors of the new architecture...

... Kong, India, Mexico, Thailand, Sweden, and the Netherlands, combined with a network of international sales agents. All PSDI

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02887047

Avesta Technologies IPnetWATCHER Gains Cisco Management Connection

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 655

... NT services and TCP/IP-based applications without the need for any additional software or agents. Through its easy-to-use browser-based console, managers can quickly establish testing policies via...

...It monitors NT and TCP/IP services such as NT hosts, DNS, FTP, Mail, Web Servers or even custom applications -- all from the same browser console that is managing the networking...

... IPnetWATCHER pricing starts at \$5,000 for 40 nodes and up to 6 simultaneous browser clients. It is available for evaluation from Avesta's web site at <http://www.avesta.com>...

...their IT enterprise. Avesta helps organizations with complex and dynamic IT environments such as ISPs, Financial Institutions, Telecommunications Carriers, and IT Service Providers exceed the Service Level commitments

they have made to their internal and external business users, as well as minimizing the business **risk** associated with IT problems. Headquartered in New York City and privately held, the company was founded in late 1996 by IT executives from the **financial** services industry. Avesta's current product offerings fall into the areas of IT Service Management...

20/3,K/36 (Item 13 from file: 20)
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02875519

MicroStrategy Announces Enhanced Version of DSS Agent

BUSINESS WIRE

September 21, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1185

... worldwide provider of mission-critical decision support systems, today announced the general availability of DSS **Agent** 5.5, an upgrade to the company's flagship **client - server** product for decision support. MicroStrategy designed DSS **Agent** 5.5 to provide end users with greater knowledge of data sources feeding the data...

... by providing mapping of source data and its use in the decision support application. DSS **Agent** 5.5's new features make it a powerful environment for the rapid development of...

... content and applications. Through its integration with DSS Broadcaster, MicroStrategy's recently released Information Broadcast **Server** that leverages existing and emerging communication channels to extend access to information throughout the enterprise and beyond, DSS **Agent** 5.5 can be used as a platform for the generation of alpha-text content...

... ability to create schedules, personalized content, dynamic distribution lists, and enable sophisticated analyses makes DSS **Agent** 5.5 the most powerful development environment for the creation of e-commerce applications and...

... customers," said Michael Saylor, president and CEO of MicroStrategy Incorporated. "This new version of DSS **Agent** will assist large organizations in the development and deployment of their decision support applications and...

... End-Users with Seamless View of Enterprise Metadata In conjunction with the release of DSS **Agent**, MicroStrategy has garnered widespread support for its new Extraction-Transformation-Loading (ETL) Integration Program. The...

...to provide DSS users with a seamless view of enterprise ETL metadata via the DSS **Agent** interface. By collaborating with the leading vendors in the extraction market, MicroStrategy seeks to bring...

... Integration program include: ACTA, Ardent, Constellar, D2K, ETI, Informatica, Prism, Relational Matters and systemfabrik. DSS **Agent** Designed with ROI In Mind DSS **Agent** 5.5's open extraction metadata integration functionality offers a simple method for checking data...

... They can also view special conditions that might apply to reported information, therefore eliminating the **risk** of making decisions based on outdated or incomplete information. The Metadata Sharing Functionality included in DSS **Agent** 5.5 provides users with: --End-to end data visibility; --System documentation; --Reduction of IT...

... development and deployment; and --Enhanced confidence that data is consistent. Pricing, Platform and Availability DSS **Agent** 5.5 is available immediately. DSS **Agent** runs on Windows NT or Windows 95, and is priced on a per seat basis starting at \$995 for one user with discounts for volume purchases. DSS **Agent** 5.5 may be purchased directly from MicroStrategy or from authorized re-sellers around the...

...customers and partners. MicroStrategy has over 500 customers across such diverse industries as retail, telecommunications, **finance**, insurance, healthcare, pharmaceuticals and consumer packaged goods. MicroStrategy's customers use DSS Suite to perform...

... such as: customer segmentation and profitability analysis; supply chain management; one-to-one customer marketing; **financial** analysis; customer acquisition, retention, and churn analysis; merchandising and inventory analysis; product category management; and customer **risk** profiling. Representative MicroStrategy customers include American Express Travel ... these statements for revisions or changes after the date of this release. MicroStrategy and DSS **Agent** are either trademarks or registered trademarks of MicroStrategy Incorporated in the United States and certain ...

20/3,K/37 (Item 14 from file: 20)
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02872508

SilverStream and Planetworks Deliver Seamless Integration of Web Applications with Host Applications

PR NEWSWIRE

September 21, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1020

Interspace for SilverStream Integrates the SilverStream Application **Server** with IBM's MQSeries, CICS, and Other Leading Enterprise Middleware
- - Enables Customers to Build Web...

... TM) for SilverStream, which allows enterprise Web applications based on SilverStream's award-winning Application **Server** to leverage the proven logic in customers' IBM(R) CICS(R), IMS(R), MQSeries(R)...

...a specially packaged version of Interspace Version 5.2, fully integrated with the SilverStream Application **Server** Release 2.0. Interspace is Planetworks' application development framework for enterprise middleware, co-developed with...

... established." "Everyone talks about the value of corporate data, but customers also have a huge **investment** in the bullet-proof logic in their run-the-business CICS and IMS systems. Interspace...

... unique value proposition of Interspace and Application Mining." Interspace for SilverStream also provides SilverStream Application **Server** customers with plug and play integration with other middleware, such as BEA's TUXEDO, NCR...

... MDp call center middleware, as well as applications based on IBM VisualAge Generator. "Our SilverStream **clients** are very interested in integration with enterprise middleware -- especially CICS," said Dan Castillo - General Manager...

...s easy to learn, fast to implement and it really takes a lot of the **risk** out of reusing legacy applications." "At Empsol we have experience

with Interspace for PowerBuilder and...

... IBM customers worldwide, showcasing the solution's ability to preserve -- and increase -- a company's **investment** in IBM technologies. The EarthTour is a full day educational session that teaches how organizations

... planetw.com. About SilverStream SilverStream Software, Inc. is the pioneering developer of the SilverStream Application **Server**, the industry's most comprehensive enterprise application **server** with unmatched integrated development tools, a high-performance **server** and complete Web functionality. SilverStream empowers users to build and deploy Web applications for the...

... Intra/Inter/Extranet applications for deployment in Java and HTML -- providing an optimized, appropriate weight **client**. SilverStream uniquely combines traditional transaction processing features with newer Web functionality such as content management, dynamic publishing, communications, collaboration and **agent**-based push technology. Led by an accomplished management team, SilverStream Software includes founders, executives and...

20/3,K/38 (Item 15 from file: 20)
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02830946

OzEmail Announces Web-Based Email Service

PR NEWSWIRE

September 16, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 815

... provided their user name and password and been authenticated by their usual ISP or corporate **server**. Users are able to send and receive attachments as well as forward mail items just...

... the features of this service in delivering a robust and reliable web-based email user **agent**. MyMail has been designed as a casual alternative to a user's normal access method...

... content and services that are available through OzEmail's Internet portal," said Mr. Howard. Corporate **clients** can also benefit from implementing MyMail across their networks enabling remote access for employees to their mail services. The MyMail **server** is offered as a turnkey solution and all common software licenses and basic customization is...

... of a new and uncertain market; customer retention issues; rapid technological change; security risks; the **risk** of system failure; formal licensing and joint marketing agreements; patents and proprietary rights; infringement claims...

... exchange rates; need for additional capital; enforceability of civil liabilities; antitakeover impact of Australian foreign **investment** restrictions; control of the Company by the Board of Directors; and possible volatility of ADS...

20/3,K/39 (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02827548

DOCUMENTUM Introduces New Solutions for Global Investment and Commercial Banks

PR NEWSWIRE

September 16, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1085

Solutions Suite Addresses End-to-End Lifecycle of Managing Operational Risk PLEASANTON, Calif., Sept. 16 /PRNewswire/ -- DOCUMENTUM (R), Inc. (Nasdaq: DCTM), the recognized leader in enterprise document and knowledge management solutions for client / server and Web environments, today announced a family of new solutions designed specifically for global investment and commercial banks. The suite of solutions is based upon the DOCUMENTUM Enterprise Document Management System 98 (EDMS 98) and features a pre-configured document management foundation tailored to specific finance business applications, encompassing the complete lifecycle of managing operational risk associated with mission-critical finance documents. The new family of solutions apply DOCUMENTUM's industry experience and thorough research findings...

...the key business issues and drivers of both the buy and sell side of the financial arena. Financial institutions must strike a balance between shortening product development cycles, reducing operational risk and managing the knowledge surrounding product development and processing to enable global best practice. Just...

... to manage the end-to-end lifecycle and integration of business-critical documents throughout key financial business processes. The new solutions address the following stages of banking operations and client service: Pitch Book Management, New Accounts and Portfolio Reporting. DOCUMENTUM is also releasing an enhanced...

...PricewaterhouseCoopers and the British Bankers Association, more than 69 percent of banks thought that operational risk was as or more significant than either market or credit risk, with 24 percent experiencing losses in excess of \$1.65M in the last three years...

... and manage this key area," said Colin Windsor, partner, PricewaterhouseCoopers. "By working closely with leading financial institutions to gain a deep understanding of their document and knowledge chain management requirements today...

... to market solutions that solve business-critical issues," said Dr. Ian Howells, marketing director, Global Financial Services, DOCUMENTUM. "The new solutions apply our knowledge management expertise and the use of document generation rules to ensure management of the end-to-end lifecycle of business-critical finance documents. We believe these new offerings reflect our broadened commitment to enabling more rapid development cycles and faster payback, while managing the associated operational risk within the brokerage and investment banking community." "Nomura International plc, the European subsidiary of one of the world's largest...

... is committed to using leading-edge solutions to accelerate time-to-market and manage operational risk," said Ian Buchanan, head of Information Technology for Nomura International plc. "Nomura performed a detailed...

... customer interactions. Based on this, we have chosen a number of the DOCUMENTUM industry-leading finance solutions and believe they will deliver significant cost savings." DOCUMENTUM is the only enterprise document...

... s life, including creation/capture, change, routing, approval, publishing and retirement, associated with minimizing operational risk in financial service institutions. The new solutions for the finance

industry include: Pitch Books The DOCUMENTUM solution for Pitch Book Management securely captures and reuses the knowledge in pitch books to accelerate the production of tailored pitch books. **Investment** banks can now evolve from the manual production of simple, generic pitch books to automatic, rapid production of sophisticated, heavily customized presentations that address the unique requirements of each **client**. New Accounts The DOCUMENTUM solution for New Accounts automates the generation and management of new account documentation for both individual and multinational corporate **clients**. The solution streamlines business processes to guarantee the accuracy and completeness of new account documentation...

... procedures, and the ability to perform impact analysis over prospective changes. With this solution, international **investment** and commercial banks can quickly and reliably structure and manage multinational agreements, regulatory documents, and...

... accounts. Portfolio Reporting The DOCUMENTUM solution for Portfolio Reporting enables the efficient generation of tailored **client** portfolio reports, while simultaneously improving the quality of **client** service. Unlike traditional word processing approaches, the solution for Portfolio Reporting enables **investment** managers to enhance the quality of their reports through templates that allow tailored planning and performance reporting. In addition, DOCUMENTUM provides **investment** managers with an auditable method for reporting that complies with industry regulations. Swaps and Derivatives As part of its new family of **finance** solutions, DOCUMENTUM is delivering an enhanced version of its currently available solution for Swaps and Derivatives that reduces operational **risk** and enables straight through processing for the secondary market. The solution for Swaps and Derivatives...

... generation rules managed by the back office through a framework that allows DOCUMENTUM's automation **agents** to be plugged in to perform routine tasks without human intervention. Industry analyst, Albert Ray...

... platform, they have been blockbuster successes. I'm confident that DOCUMENTUM's commitment to the **financial** services industry will be equally successful to their other vertical market endeavors. I predict that DOCUMENTUM will be a significant player in the global **financial** services marketplace moving forward." Availability and Pricing The DOCUMENTUM solutions suite for Pitch Book Management... leader in the document management market, with global customers in the process manufacturing, discrete manufacturing, **finance** and government services sectors. NOTE: DOCUMENTUM is a trademark of DOCUMENTUM, Inc. and may be...

20/3,K/40 (Item 17 from file: 20)
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02802579

AutoTester-BMC Software Agreement; New Efforts Combine Client/Server Load Testing, Performance Monitoring

BUSINESS WIRE

September 14, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 870

... for companies seeking a systematic, integrated approach to load testing and performance monitoring of their **client** / **server** systems, including SAP R/3. The agreement, effective immediately, gives companies a one-stop solution...

... resulting in improved system performance, predictable system availability and a reduction in the cost and risk associated with system failure." "The combination of BMC Software and AutoTester offers significant advantages for...

... application functions and user traffic on those systems. They also typically apply a performance monitoring agent -- separately -- to gauge user traffic and similar activities. With this agreement, such efforts are more...

... user interfaces such as Windows, OS/2 and Web browsers and are largely used on client / server systems running on Novell Netware, Windows NT and SAP R/3. AutoTester provides software quality...

...services, and software for measuring an application's functionality, and performance in mainframe, midrange and client / server environments. Using a defined quality process and a comprehensive suite of quality assurance software, AutoTester...

... R) and (TM) indicate USA registration or USA trademark. Other third-party logos and product/ trade names are registered trademarks or trademarks of their respective countries. CONTACT: Michael A. Burns & Associates...

20/3,K/41 (Item 18 from file: 20)
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01538417 (USE FORMAT 7 OR 9 FOR FULLTEXT)
RE: Entrust Technologies to Develop Public-Key Infrastructure, PKI,
Security Solution for SAP R/3
BUSINESS WIRE
May 04, 1998 10:28
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 892

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... since further security measures can be implemented using an Entrust PKI; and second, customers can secure different applications in their client / server environment, including R/3, with the same security system. The Entrust-Ready SAP R/3 Solution will provide security services for all of R/3's modules including: accounting and controlling, production and materials management, quality management and plant maintenance, sales and distribution, human...

... Services Partner, Deloitte & Touche, Toronto. "Our strategic alliance with Entrust allows Deloitte & Touche's Enterprise Risk Services to offer our clients expanded security implementation and integrity services," says Parker. "Datahorse is very excited about participating in...

20/3,K/42 (Item 19 from file: 20)
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01383653 (USE FORMAT 7 OR 9 FOR FULLTEXT)
ChoicePoint and IVANS Team Up to Deliver Intranet Products
BUSINESS WIRE
April 15, 1998 9:53
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 560

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... databases. The non-exclusive joint marketing agreement creates the first Intranet-based ordering system for **agents** to access products and services at the point-of-sale. With the interface residing on IVANS' secured **server** and a secured network link to ChoicePoint, customers no longer face down time associated with...

... conviction and desire to bring the power of this new technology to the customer." Previously, **clients** relied on in-house programming to marry their systems to a value added network (VAN...

... information is a powerful business tool for insurance companies and agencies." IVANS Access eXpert enables **agents** and companies to communicate directly from their PC workstations with existing network applications and services...

... than 100,000 users, including property and casualty companies; life, health and managed care organizations; **agents**; re-insurers and brokers; third-party administrators; industry associations; **financial** services firms; government entities, and parties selling and delivering services to these groups. ChoicePoint (NYSE...

... largest single-source providers of information and custom systems to mitigate insurance, business and government **risk** and fraud. Based in Alpharetta, Ga., the company serves more than 5,000 individual customers...

... state and local government agencies, and the nation's top insurance carriers. ChoicePoint provides comprehensive **risk** management information to the commercial and personal lines insurance markets, including life and health and...

... professionals generated over \$417 million in revenues helping companies and government agencies better manage business **risk**. For more information, contact ChoicePoint, 1000 Alderman Drive, Alpharetta, Georgia 30005, or visit www.choicepointinc.com...

20/3,K/43 (Item 20 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

01289178 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Employee Solutions Addresses 1998 Outlook, Core Strategies; Company to Continue Long-term Investments in Infrastructure, Personnel and Systems
BUSINESS WIRE
April 02, 1998 12:25
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1088

... are pursuing specific action plans to build long-term shareholder value, including:

-- Establishing a solid **financial** foundation by successfully completing an \$85 million 10% Senior Note **financing** in October, 1997. -- Improving internally-generated sales by consolidating sales management under new leadership at...

... the size of our sales force, including adding employee-salespersons to our base of independent **agents**, and entering new markets via establishing sales offices or pursuing acquisitions of local PEOs. We...

... expanded the curriculum to emphasize both product knowledge and

Search Report from Ginger D. Roberts

value-added sales skills training. -- Improving **client** retention and building additional referral business. Recognizing that retention and referrals are a highly cost...

... we are adding field customer service representatives at key locations throughout the country with specific **client** service and retention responsibilities. -- Managing costs and improving overall operating efficiencies. Effective January 1998, we transitioned all PEO payroll processing to a unified software platform and centralized **client server** at our Phoenix headquarters, which adds consistency and efficiency while improving local **client** service. In April 1998, we expect to complete the installation of a new company-wide **accounting** software package, which is expected to improve the quality and detail of information available to...

...cost workers' compensation program effective Jan. 1, 1998. As previously announced, our new program eliminates **risk** retention on 1998 claims with the exception of certain stand-alone and Ohio cases, and...

... expertise to permit us to evaluate and introduce potential add-on products and services for **client** companies and worksite employees through strategic alliance relationships. We see opportunities to create products and...

... own right. -- Continuing the role of an industry consolidator. We believe that we have the **financial** resources and acquisition experience to execute strategic acquisitions effectively. We have added a dedicated acquisitions...

?

?t26/3,k/1-3

26/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2002 ProQuest Info&Learning. All rts. reserv.

02195718 75463433
United States: Edward M De Sear
Anonymous
International Financial Law Review PP: 89 Apr 2001
ISSN: 0262-6969 JRNL CODE: IFL
WORD COUNT: 225

...TEXT: M De Sear is a partner in Orrick's Corporate Department and heads the Structured Finance Group. He specializes in asset-backed securities, an area of law in which Orrick has...

... Mr De Sear has particular expertise in the areas of securitization of credit card receivables, auto loans, leases, trade receivables, utility receivables, mutual fund fees, tobacco settlement payments and legal fees, and catastrophe risk coverage assets. He represents issuers, underwriters, credit enhancers and placement agents .

Mr De Sear has co-authored "Credit Card Securitization: Cross-Border Transactions", which appeared in...

26/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02045621 57011202
United States: Edward M. De Sear
Anonymous
International Tax Review PP: 132 Jul 2000
ISSN: 0958-7594 JRNL CODE: ITR
WORD COUNT: 215

...TEXT: and abroad. He has particular expertise in the areas of securitization of credit card receivables, auto loans, leases, trade receivables, utility receivables, mutual fund fees, tobacco settlement payments and catastrophe risk coverage assets. He represents issuers, underwriters, credit enhancers and placement agents .

Mr De Sear has co-authored Credit Card Securitization: Cross-Border Transactions, which appeared in...

26/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01966603 47638849
Crystal ball shows tough times ahead, but opportunities still outnumber threats
Friedman, Sam
National Underwriter v104n1 PP: 19-21 Jan 3, 2000
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 1176

...ABSTRACT: commentary identifies some of the most pressing challenges and most promising opportunities facing insurance companies, agents , brokers and risk managers in 2000, including: 1. The moment of truth arrives at

Search Report from Ginger D. Roberts

last on Y2K. 2. Insurance Internet growth will explode after Y2K fears subside. 3. Win or lose on auto part lawsuits, insurers will have to change their ways. 4. Financial services reform is easier said than done. 5. Election year insanity makes everyone's life...
?ds

Set	Items	Description
S1	11912	FINANCIAL(2W)FUNCTION? ?
S2	19132271	FINANCIAL OR FINANCE OR FINANCING OR INVESTMENT OR ACCOUNTING OR GENERAL()LEDGER? OR COST()ALLOCATION OR BUDGETARY()CONTROL OR ACCOUNTS()PAYABLE OR ACCOUNTS()RECEIVABLE? OR TRADE OR TRADING
S3	15098708	CALCULAT? OR MATH? OR COMPUTE OR COMPUTES OR COMPUTING OR - COMPUTATION OR ALGORITHM? OR REPORT? OR FUNCTION? ?
S4	18671085	INTEREST OR VALUE OR PAYMENT OR ASSET? ? OR DEPRECIATION OR VALUE OR VALUATION OR NPV OR RATE OR TERM OR CASH()FLOW OR BALANCE OR PERIOD? OR CASHFLOW?
S5	2626069	AGENT? ? OR BOT OR BOTS OR INFOBOT OR INFOBOTS OR KNOWBOT - OR KNOWBOTS OR ASSISTANT? ? OR CRAWLER? ? OR ROBOT? ? OR CHAT-TERBOT? ? OR SOFTBOT? ? OR WEBCRAWLER? ? OR SPIDER? ? OR METACRAWLER? OR WANDERER?
S6	9120660	TRANSPARENT? OR SEEMLESS? OR SECRET? OR PRIVATE? OR SECURE? OR AUTOMATIC? OR TRANSPARENCY
S7	1054044	AUTO OR (WITHOUT OR NO OR "NOT" OR NON) (3N) (HUMAN OR USER? ? OR OPERATOR?) (3N) (INTERVEN? OR INPUT? OR ACTION? OR ACTIVIT? OR INITIAT? OR REQUEST? OR COMMAND? OR INSTRUCTION?) OR SUBROUTINE? OR SUB()ROUTINE?
S8	2804341	RISK OR HEDGE? ? OR HEDGING
S9	1	S1(S)CLIENT?(S)SERVER?(S)S8
S10	13	S1(S)S5(S)S8
S11	13	S10 NOT S9
S12	8	RD (unique items)
S13	1630	S2(S)CLIENT?(S)SERVER?(S)S8
S14	53	S5(S)S13
S15	390	(S6 OR S7) (S)S13
S16	26	(S6 OR S7) (5N)CLIENT? ?(S)S13
S17	76	S14 OR S16
S18	54	S17 NOT PY>2000
S19	43	RD (unique items)
S20	43	S19 NOT S12
S21	1927	(S1 OR S2) (S)S5(S)S8(S) (S6 OR S7)
S22	235	S21(S)CLIENT? ?
S23	159	S22(S) (NETWORK? OR LAN OR WAN OR INTERNET? OR DISTRIBUTED - OR RING OR SERVER? OR EXTRANET? OR ONLINE OR ON()LINE OR WEB - OR WEBSITE? OR WEB()SITE? OR NET()WORK OR NET)
S24	89	S23 NOT PY>2000
S25	78	RD (unique items)
S26	143	S21 NOT S6
S27	0	S26 NOT S7

?s s26(S) (network? or lan or wan or internet? or distributed or ring or server? or extra net? or online or on()line or web or website? or web()site or net()work or net or b2b or b()2())b)

Processing
Processing
Processing
Processing
Processing
Processed 10 of 15 files ...
Processing
Processing
Processing
Processing
Processing

Processing

Processing

Processing

Completed processing all files

143 S26
6636692 NETWORK?
491231 LAN
221153 WAN
5623039 INTERNET?
1250002 DISTRIBUTED
382084 RING
1624227 SERVER?
103516 EXTRANET?
3172116 ONLINE
35752610 ON
5026 INE
65 ON (W) INE
5457762 WEB
1370983 WEBSITE?
5457762 WEB
5434792 SITE
3291315 WEB (W) SITE
5009366 NET
6783444 WORK
5076 NET (W) WORK
5009366 NET
185016 B2B
2730414 B
14019707 2
2730414 B
21138 B (W) 2 (W) B
S28 77 S26(S) (NETWORK? OR LAN OR WAN OR INTERNET? OR DISTRIBUTED
OR RING OR SERVER? OR EXTRANET? OR ONLINE OR ON() INE OR
WEB OR WEBSITE? OR WEB() SITE OR NET() WORK OR NET OR B2B
OR B() 2() B)

?rd

...examined 50 records (50)

...completed examining records

S29 74 RD (unique items)

?t29/3,k/all

29/3,K/1 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01966603 47638849

Crystal ball shows tough times ahead, but opportunities still outnumber threats

Friedman, Sam

National Underwriter v104n1 PP: 19-21 Jan 3, 2000

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 1176

...ABSTRACT: commentary identifies some of the most pressing challenges and most promising opportunities facing insurance companies, **agents**, brokers and **risk** managers in 2000, including: 1. The moment of truth arrives at last on Y2K. 2. Insurance **Internet** growth will explode after Y2K fears subside. 3. Win or lose on **auto** part lawsuits, insurers will have to change their ways. 4. **Financial** services reform is easier said than done. 5. Election year insanity makes everyone's life...

29/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01682094 03-33084

Eliminating the waiting game

Strazewski, Len

Rough Notes v141n8 PP: 22-23 Aug 1998

ISSN: 0035-8525 JRNL CODE: RNO

WORD COUNT: 1318

...TEXT: lossrpt). The company promises e-mail acknowledgment and telephone contact within 24 hours.

ClaimView: An **Internet** -based **risk** management information system, ClaimView provides **agents** and commercial policyholders with realtime access to actual claim notes and **financial** information. The service is available for business **auto**, general liability and workers compensation claims. About 120 policyholders are presently using the system.

Loss...

29/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
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01429133 00-80120

Fidelity's move into insurance sales turns up heat on Web-phobic insurers

Weisul, Kimberly

Investment Dealers Digest v63n21 PP: 16 May 26, 1997

ISSN: 0021-0080 JRNL CODE: IDD

WORD COUNT: 727

...TEXT: but with a twist Like brokerage firms, insurance companies fear that selling products over the **Internet** will undermine their salesforce. Unlike the brokerage firms, however, insurance companies don't have large ...

... transactions, so they don't stand to save much money by moving transactions to the **Internet**. And since some insurance **agents** sell policies from multiple companies, insurance execs worry that if they start selling policies over the **Internet**, "their" **agents** will switch to selling somebody else's products. Irwin sums up their dilemma. "You can...

...someone else do it" he says. "You have to be willing to go with the **risk** at some level" Other **financial** service providers are pressing the issue. The advent of home banking, for instance, has trained customers to expect certain services over the **Internet**, and observers say gaining market share will depend upon catering to this growing crowd. "You're hard pressed to say you're going to find new consumers in the **auto** insurance industry," says Steve Aldrich, president of Insuremarket, a **Web**-based insurance "mall."

Few insurers even use the Internet to offer quotes; those that do...

29/3,K/4 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)
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02546230 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Property & Casualty Premium Rankings: 1998 Insurance Groups

(The top 400 US insurance groups are ranked by property and casualty

Search Report from Ginger D. Roberts

premium in 1998; State Farm Illinois is ranked first)
 National Underwriter Property & Casualty, v 103, n 30, p 14+
 July 26, 1999
 DOCUMENT TYPE: Journal; Ranking ISSN: 1042-6841 (United States)
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 2040

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...	Insurance Cos	2,839,144	
21	Anthem Ins Co Grp	2,726,206	
22	American Financial Ins Grp	2,438,647	
23	Reliance Grp Inc	2,333,962	
24	American Re Grp	2,287,045	
25	Erie Ins Grp	2,113,676	
26	Allmerica Financial Corp	1,959,193	
27	Gmac Ins Holding	1,873,565	
28	Auto -Owners Grp	1,863,173	
29	Cigna Health Grp	1,665,305	
30	California St Auto Grp	1,581,721	
31	Tig Ins Grp	1,562,247	
32	Prudential of America...		
...	Mercury General Grp	1,144,052	
42	Old Republic Grp	1,137,520	
43	Fairfax Financial	1,118,100	
44	Automobile Club Mi	1,081,436	
45	Southern Farm Bureau Casualty...		
...	747,828		
58	Country Co	746,003	
59	Commerce Grp Inc	745,048	
60	State Auto Mut Grp	728,383	
61	Emc Ins Co	716,819	
62	Scor Reins Co	709...	
...	710		
119	American Express Grp	237,606	
120	Fcci Mutual Ins Grp	236,020	
121	Risk Capital Holdings Grp	234,735	
122	Medical Grp Holdings and Affiliates	234,119	
123	Central...		
...	306		
144	Farm Family Grp	189,089	
145	Phico Grp Inc	186,908	
146	Executive Risk Co	183,663	
147	Centris Group Inc	183,314	
148	Omni Ins Grp	181,555...	Lumber Ins
	Cos Grp	120,195	
193	Hum Grp of Co	113,799	
194	Household Finance Corp	112,958	
195	Front Royal Group	112,440	
196	Blue Cross & Blue Shield of...		
...	101,009		
211	Ace Usa	100,066	
212	Fpic Ins Grp Inc	99,763	
213	Auto Club Grp	97,654	
214	Farmers Mtl Hail Ins Co of IA Grp	97,073...	
...	Penn-America Grp Inc	87,829	
225	Plymouth Rock Ins Grp	87,417	

Search Report from Ginger D. Roberts

226	General Agents Grp	87,040	
227	Bankers Ins Grp	86,097	
228	Indiana Farmers	83,716	
229...			
...092			
233	Delphi Fin Grp	78,460	
234	Missouri Farm Bur	76,595	
235	Us Investment Corp	74,394	
236	Bcs Ins Grp	72,785	
237	Farm Bureau Grp	72,244...	
...193			
260	Dhc Grp	58,879	
261	Trust Ins Grp	57,629	
262	American Ind Financial	57,579	
263	United Automobile Ins Group	56,503	
264	Uap-Ckag Grp	56,484...	
...National Ins Co Grp		43,661	
290	Texas St Natl Grp	43,281	
291	Queensway Financial Holdings Grp	42,205	
292	Medical Ins Exch of Ca Grp	42,169	
293	Cumberland...Mapfre Ins Grp		16,148
369	Royal State Grp	15,658	
370	Heartland Physicians Hlth Network	15,016	
371	The Salem Grp	14,815	
372	American Independent Cos	14,448	
373...			
...374	Southern United	14,283	
375	North East Ins Co Grp	13,560	
376	Franklin Financial Corp Group	13,551	
377	American Pioneer Grp	12,797	
378	Hcsc Grp	12,705...	

29/3,K/5 (Item 2 from file: 9)
 DIALOG(R)File 9:Business & Industry(R)
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02234511 (USE FORMAT 7 OR 9 FOR FULLTEXT)
 1997 Stock And Mutual Companies, Part 1 of 11
 (Table lists stock and mutual auto insurers alphabetically and provides
 1997 direct premium written, market share and net premium earned)
 National Underwriter Property & Casualty, v 102, n 33, p 21+
 August 17, 1998
 DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 1475

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
 Legend for Chart:
 A - Company
 B - Direct Premium Written \$000
 C - Mkt Share %
 D - **Net** Premium Earned \$000
 E - Pure Loss Ratio %
 F - **Auto** Liability DPW \$000
 G - **Auto** Phy. Dam DPW \$000
 A

Search Report from Ginger D. Roberts

	B E	C F	D G
Aaa Mid-Atlantic Insurance...			
...Company			
	37,416	0.03	374
	67.1	20,783	16,633
Agricultural Workers Mut Auto Ins			
	26,563	0.02	24,107
	59.5	17,159	9,404
Agway Insurance...			
...Ins Co			
	123,619	0.09	52,949
	61.4	72,750	50,869
Allmerica Financial Alliance Ins co			
	4	0.00	0
	#N/A	2	2
Allmerica Financial Benefit Ins Co			
	25	0.00	0
	#N/A	14	11
Allstate County Mutual Ins...			
...Insurance Co			
	60,169	0.04	26,220
	63.5	41,069	19,100
American Agents Insurance Company			
	2,228	0.00	255
	63.9	1,493	735
American Alliance Ins...Insurance Co Inc			
	3,436	0.00	2,619
	66.3	2,558	878
American Risk Funding Insurance Co			
	0	0.00	794
	71.5	0	0
American Road Insurance Co...			

29/3,K/6 (Item 3 from file: 9)
 DIALOG(R)File 9:Business & Industry(R)
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02195656 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Top 250: Slow Growth (Part 2 of 2)

(State Farm Group leads the way of the top 250 property/casualty insurance companies ranked by net premiums written, pulling in \$34,841.8 mil in 1997; table ranks the top 250)

Best's Review Property/Casualty Edition, p 29+

July 1998

DOCUMENT TYPE: Journal; Ranking; Cover Story ISSN: 0161-7745 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1581

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Top 250 Property/Casualty Insurers by Net Premiums Written -- 1997 (\$ millions)

Legend for Chart:

A - Rank

B - Group Name

C - NPW

Search Report from Ginger D. Roberts

D...

...9	-7.8		
20	Amer Family Ins Group	3,035.3	9.1
21	Amer Financial Group	2,831.7	2.4
22	Munich Reins Group	2,497.1	-5.0...
...859.2	-2.6		
31	Comm Union Ins Cos	1,812.7	1.3
32	Auto -Owners Group	1,734.6	7.1
33	Prudential of Am Group	1,723.1	-9.7
34	Calif. State Auto Asn	1,592.8	6.0
35	Cigna Group	1,516.6	-9.3
36...			
...0	-11.4		
48	Mercury General Group	1,086.2	27.2
49	Interin Ex Auto Club	1,081.1	8.6
50	Auto Club of Mich Group	1,062.2	6.7
51	Talegen Ins Groups	1,024...	
...728.0	3.3		
65	Selective Ins Gp Inc	717.6	3.7
66	State Auto Ins Cos	711.5	4.4
67	Mortgage Guar Group	689.8	17.1
68...			
...379.6	-9.5		
100	Kentucky F.B. Group	378.3	6.6
101	Fairfax Financial Group	368.2	-5.0
102	PMI Mortgage Group	361.8	18.3
103	Markel...264.6	79.2	
123	Meridian Mut Ins Group	262.9	3.0
124	Ambac Financial Group	259.2	13.6
125	Old Republic Mtg Group	259.1	22.3
126...			
...ICW Group		185.7	7.3
158	Gerling Group	181.4	6.2
159	Executive Risk Group	174.4	-17.0
160	Financial Sec Asr Group	172.7	42.8
161	Kansas Farm Bur Group	171.9	13...
...F B Group	146.3	14.9	
185	Picom Group	146.1	21.5
186	Risk Capital Reins	144.8	99.7
187	RLI Group	144.7	10.5
188	Frankenmuth...100.0	14.5	
241	Great Lakes Ins Co	99.4	58.8
242	General Agents Group	98.9	-9.5
243	Automobile Club Ins	98.2	-0.3
244	Amerisafe...		

29/3,K/7 (Item 4 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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01900963 (USE FORMAT 7 OR 9 FOR FULLTEXT)

1996 INSURANCE GROUPS; Part 1 of 2 Parts

(US insurance groups in property and casualty are ranked by net premium written in 1996; the first 200 of 394 groups are ranked)

National Underwriter Property & Casualty, v 101, n 29, p 14+

Search Report from Ginger D. Roberts

July 21, 1997

DOCUMENT TYPE: Journal; Ranking ISSN: 1042-6841 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1006

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...	SAFECO Ins Grp	2,313,073
25	General Accident Ins	2,175,363
26	Allmerica Financial Corp	1,917,257
27	Erie Ins Grp	1,917,168
28	Amer Re Grp...	
...	Crum & Forster Ins Cos	1,676,139
35	CIGNA Grp	1,671,489
36	Auto -Owners Grp	1,619,149
37	TIG Ins Grp	1,529,025
38	Metropolitan Grp...	
...	711,570	
65	Netherlands Ins Cos	704,815
66	Selective Ins	692,240
67	State Auto Mut Grp	681,635
68	Country Cos	664,439
69	Shelter Ins Cos	630,579...
...	438	
83	Fremont General Grp	473,123
84	Arbella Ins Grp	472,456
85	Preferred Risk Grp	460,285
86	Allendale Grp	458,357
87	Zenith Natl Ins Grp	457,561...
...	367,166	
98	Acceptance Ins Grp	366,949
99	URC Grp	360,304
100	Fairfax Financial	357,316
101	Kentucky Farm Bureau Grp	354,837
102	Pennsylvania Natl Ins Grp	350...
...	215,803	
135	Heritage Mut Grp	213,443
136	Chartwell Grp	210,504
137	Executive Risk Cos	210,161
138	Central Mut I C-OH	204,107
139	Safety Grp (The...	
...	142	182,994
143	Pekin Ins Grp	182,469
144	Wellpoint Health Networks	181,041
145	Eagle Ins Grp	180,759
146	Argonaut Grp	176,173
147	Ins...185 Amer Road Grp	
117,413		
186	Health Care Ins Exch	117,002
187	Midland Financial Grp	116,637
188	Phoenix Cos	116,604
189	Universal Ins Cos Grp	115,361...
...	194	111,401
195	Natl Farmers Union Grp	
196	Oklahoma Farm Bur	109,948
197	General Agents Grp	109,227
	Grange Ins	106,795

Search Report from Ginger D. Roberts

198 General Grp
199 Alliance...

105,693

29/3,K/8 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01906238 SUPPLIER NUMBER: 16738220 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Net buying. (on-line insurance mart)(Forbes ASAP: A Technology Supplement)

Wolff, Michael

Forbes, v155, n8, pS33(3)

April 10, 1995

ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1537 LINE COUNT: 00142

... INSURANCE Articles on topics ranging from home security basics to nine ways to lower your **auto** insurance costs to homeowner procedures after a natural disaster. (check) **INTERNET** (arrow right)gopher infx.infor.com:4200(arrow right) Consumer Brochures **INSURANCE AND FINANCIAL PLANNING CONFERENCE** This forum is split evenly between discussions of insurance, especially life and health insurance, and more general information on personal **financial** planning. As a result, it attracts both insurance professionals and personal consumers looking for the...

...DISCUSSION Collects a wide range of insurance-related comments and discussions, from detailed analyses of **risk** management legislation to tips on selecting an **agent** . if you have any insights into the life of life insurance, or you just want...

29/3,K/9 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

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00749990 20020417SFW106 (USE FORMAT 7 FOR FULLTEXT)

InsWeb Reports First Quarter Financial Results

PR Newswire

Wednesday, April 17, 2002 17:19 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 2,289

...on a quarterly basis.

About InsWeb

InsWeb enables consumers to compare multiple, actionable quotes for **auto** , term life, health, homeowners, renters and condominium insurance offerings from many of the nation's highly rated insurers. The top-rated **online** insurance marketplace also provides live customer service, interactive tools and independent research. Headquartered in Sacramento...

...rapid and even abrupt changes.

Forward-looking statements include statements regarding: projected future revenues and **financial** position; optimism about consumer activity and the results of certain strategic initiatives; product and technological...

...willingness and capability of insurance companies to offer their products or instant quotes over the **Internet** ;

further
changes in the Company's relationships with existing insurance companies
and/or strategic partners...

...s ability to attract and integrate new
insurance companies and strategic partners; implementation of competing
Internet strategies by existing and potential insurance Company
participants;
implementation and consumer acceptance of new product...

...party; implementation and acceptance of
new initiatives in the U.S. and abroad; insurance and **financial** services
industry regulation; competition in all aspects of the Company's business;
fluctuations in operating...

...factors. The
forward-looking statements should be considered in the context of these and
other **risk** factors disclosed in the Company's filings with the Securities
and
Exchange Commission.

NOTE: "INSWEB...

...All
marks above are those of InsWeb Corporation, except for those of insurance
carriers, brokers, **agents**, industry organizations, **financial**
institutions,
online partners, service providers, other mentioned companies and
educational
institutions, which are the marks of their...

29/3,K/10 (Item 2 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00702510 20020116DCW009 (USE FORMAT 7 FOR FULLTEXT)
Commercial Insurance Mkt Index: Signs of Market Distress
PR Newswire
Wednesday, January 16, 2002 09:31 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,972

TEXT:
...regional charts, as well as complete historical
data on Commercial Insurance Market Index, visit our **web site** at
<http://www.ciab.com/resources/marketindex.jsp> .

Since 1913, The Council of Insurance Agents...

29/3,K/11 (Item 3 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2002 PR Newswire Association Inc. All rts. reserv.

00690580 20011214SFF009 (USE FORMAT 7 FOR FULLTEXT)
InsWeb's Fourth Quarter Results to Exceed Expectations
PR Newswire
Friday, December 14, 2001 06:30 EST
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 700

Search Report from Ginger D. Roberts

TEXT:

...following the effective date.

About InsWeb

InsWeb enables consumers to compare multiple, actionable quotes for **auto**, term life, health, homeowners, renters and condominium insurance offerings from many of the nation's highly rated insurers. The top-rated **online** insurance marketplace also provides live customer service, interactive tools and independent research. Headquartered in Sacramento...

...rapid and even abrupt changes.

Forward-looking statements include statements regarding: projected future revenues and **financial** position; optimism about consumer activity and the results of certain strategic initiatives; product and technological...

...willingness and capability of insurance companies to offer their products or instant quotes over the **Internet**; further changes in the Company's relationships with existing insurance companies and/or strategic partners...

...s ability to attract and integrate new insurance companies and strategic partners; implementation of competing **Internet** strategies by existing and potential insurance Company participants; implementation and acceptance of new product or...

...party; implementation and acceptance of new initiatives in the U.S. and abroad; insurance and **financial** services industry regulation; competition in all aspects of the Company's business; fluctuations in operating...
...factors. The forward-looking statements should be considered in the context of these and other **risk** factors disclosed in the Company's filings with the Securities and Exchange Commission.

NOTE: "INSWEB..."

...All

marks above are those of InsWeb Corporation, except for those of insurance carriers, brokers, **agents**, industry organizations, **financial** institutions, **online** partners, service providers, other mentioned companies and educational institutions, which are the marks of their...

29/3,K/12 (Item 4 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2002 PR Newswire Association Inc. All rts. reserv.

00667688 20011031PHW005 (USE FORMAT 7 FOR FULLTEXT)

Sanchez Licenses Profile Banking Solution to Polish Bank

PR Newswire

Wednesday, October 31, 2001 00:01 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,022

May 6, 2002 12 14:05

TEXT:

...replace

the institution's retail banking environment with a fully integrated bank branch, ATM and **agent** processing solution.

"The competitive pace of **financial** services in Poland has quickened. As a

result, there is a greater need for institutions...

...euro standards.

GBG has licensed version 6.3 of Sanchez' Profile, which is euro-compliant.

Auto loans are one of GBG's primary business lines and are managed through

a **network** of 300 **agents** who receive commission payments. Profile's **agent**

processing functions will supply the bank with the back-office settlement and

accounting for commission-based sales on this product line. Profile will also

interface to the existing **agent** /broker front-end application operating in

agent offices. In addition to **auto** loans, GBG offers current accounts (deposit), **investment** accounts, consumer loans, guarantees and cash

advances, credit cards and processes both domestic and foreign...

...for

Windows(R) as its branch front-end application and will use Sanchez FMS, the

Financial Management System, as the bank's **general ledger** system.

GBG, with 48 branches and representatives offices, will be the fifth bank in Poland...

...approximately 4 million accounts for Polish banking institutions.

"Sanchez' Profile offers GBG a proven, low- **risk** and cost-efficient processing platform that will give the bank competitive advantages in the Polish retail marketplace for **financial** services," said Doug Enns, Sanchez'

managing director for international operations. "We expect Profile will play...

29/3,K/13 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

08943361 Supplier Number: 77614113 (USE FORMAT 7 FOR FULLTEXT)

Crash and earn.(Kingsway Financial Services Inc)

KIRBY, JASON

Canadian Business, v74, n14, p54

August 6, 2001

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General Trade

Word Count: 2139

... retirement, so they don't take any chances. I've always been more of a **risk** taker." Then there's the view of his **assistant** Penny Dickson: "He's very conservative." There's Star's latest venture: jumping into the ...

...Kingsway's reputation for being so tightly run that it's one of the few **auto** insurance companies out there to actually turn a profit on its underwriting business. But if...

...don't show it. Kingsway's share price is up 270% from a year ago, trading at \$14.35 and buoyed by a succession of good-news quarters. The company ended its fiscal 2000 by doubling its net income to \$27 million and growing gross premiums 26% to \$643 million.

To understand how...

29/3,K/14 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

08436966 Supplier Number: 71822962 (USE FORMAT 7 FOR FULLTEXT)
Sound-alike names at issue; Pool operator in hot water.(Tri-Continental Exchange Ltd.) (Brief Article)
McLEOD, DOUGLAS
Business Insurance, v35, p2
March 12, 2001
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 2516

... s Nationwide is based in St. Vincent. Mr. Brown also said that he has no financial information on any of the pool members and knows nothing about their ownership. He added...

...business in the United States and Canada, including commercial general liability and property coverages, commercial auto, contractors coverages and marine and aviation risks. For much of that time, it has been...

...1996, the Ontario Insurance Commission ordered Tri-Continental and Mr. Brown to stop selling unauthorized auto insurance in the province, though the offshore company continued to write business through an online barter exchange service, in which insurance buyers traded cash and services for their policies. Ontario Financial Services Superintendent Dina Palozzi issued another cease and desist order last October against the Ottawa...

...them in 1996.'' Other regulators taking action have included the Florida Insurance Department, which warned agents in 1998 that they risked losing their licenses if they placed business with unauthorized Tri...

...contacted the company and issues policies from St. Vincent, the two men contend. While licensed agents have helped produce business for the pool, they have not acted as agents for pool members but instead referred clients directly to Tri-Continental, agents say. The orders ``sound very onerous to someone not in the know about what cease...

...said. Among other problems, Alabama regulators have ``no knowledge as to the location, licensure or financial condition'' of the Nationwide Insurance that Tri-Continental used to write trucking business, the Insurance...of Marietta, Ga. In the process, Mr. Brown falsely told D.E.L.'s Georgia agent --who was in fact a Nationwide Mutual agent --that Nationwide Mutual would be insuring the risk, the complaint alleges. After D.E.L. filed a property loss claim last May, the agent discovered that Nationwide Mutual was not the insurer and that the Tri-Continental policy's...

...the loss with a \$5,000 minimum, instead of the flat \$5,000 deductible the agent negotiated, the suit alleges. Tri-Continental has refused to honor the terms negotiated by the agent, the suit says. Mr. Brown later blamed the confusion over Nationwide Mutual's involvement on...

...Tri-Continental misrepresented its insurers' identities and suggested that the fault lies with U.S. **agents** and brokers who brought business to the insurers. ``We don't have any control over...

...participated if I had known about--any kind of infringement.'' He also denied confirming for **agents** and brokers that Tri-Continental's pool members are U.S.-licensed insurers. ``I don...

29/3,K/15 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06341721 Supplier Number: 54641306 (USE FORMAT 7 FOR FULLTEXT)
GLOBAL BRIEFS.
Business Insurance, p31(1)
May 10, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 550

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...agreement with Japanese insurer Yasuda Fire & Marine Insurance Co. Ltd. to provide international export credit **risk** services to Japanese companies. . . .The World- wide Intellectual Resources Exchange, also known as WIRE, has created an **Internet** site to explain alternative **risk** transfer techniques. The World Wide **Web** site , www.artemis.com, will be launched Wednesday. . . .A man has been arrested following a third...

...court decided the accident happened because British Steel did not pay enough attention to the **risk** to the contractors. . . .European insurance companies, insurance regulators and representatives from Jewish organizations reached an...
...director of BRIT Insurance Ltd., a London- based specialist catastrophe excess-of-loss reinsurer and **financial risk** insurer. He has also been appointed catastrophe underwriter of BRIT Re, a division of BRIT Insurance. Simon Woodage has been appointed **assistant** underwriter of catastrophe reinsurance. . . .The U.K. divisional business of Lloyd's broker Byas Mosley & Co. Ltd. has been bought by **agent** Torgate Underwriting Group Ltd. of Maidstone, Kent. Byas Mosley brokered the U.S. **auto** liability line slip that has resulted in massive losses in the Lloyd's 1996 year...

29/3,K/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

12294961 SUPPLIER NUMBER: 63170721 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Firmer Insurance Market May Attract Banks.
Gjertsen, By Lee Ann
American Banker, 165, 128, 6
July 6, 2000
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1267 LINE COUNT: 00104

TEXT:
...become overextended with large exposures to big losses. Because of slow premium growth, banks' chief **financial** officers have discouraged the purchase of underwriters, said James Overholt, a senior consultant and manager of **financial** services programs for Milliman & Robertson Inc., a Chicago firm that works on insurance merger and acquisition deals.
"Clearly, if the **financial** results in terms of return on equity are

better, then the chief **financial** officers of the banks would be more inclined not to fight" an insurer acquisition, he...

...vice chairman and chief executive officer of PNC Insurance Services Inc., a unit of PNC **Financial** Services Group Inc., Pittsburgh. Still, he predicted more consolidation within the insurance industry before the...
...banks need to and are moving into the insurance industry is to reposition themselves as **financial** services companies rather than simply banking companies," he said. As a result, banks have not...

...that presents a different equation in terms of the underwriting side of the business." That **financial** services stocks have been under pressure has also kept banks from buying insurers, Mr. Overholt...

...to be more stable." Mr. Watts said his firm tells bankers to carry homeowner and **auto** insurance as an accommodation, but not to expect them to be big profit lines. Mr...

...Duler, founder and chief executive officer of esurance.com, a San Francisco insurer that serves **online** banks, said the traditional agency system includes extra costs, such as commissions for insurance sales **agents**. The ups and downs of pricing will have less effect on the **financial** services industry than other trends do, he said. Mr. Duler said he thinks the future...or underwriting insurance -- complement one another and can work together through a central platform, ideally **online**. "The insurance industry is very inefficient," he said, "but when they go direct, they have..."

...often favors alternative forms of insurance -- such as captive insurance companies, or the securitization of **risk** in the capital markets -- which can be used to fund risks that cannot find coverage...

...market. Thus another possible outcome of a hard market could be banks' deepening involvement in **risk** securitization in the capital markets, Mr. Overholt said. "Banks are in the business of securitizing..."

...market, when traditional insurance is scarce, might provide an opportunity for banks to re-package **risk** in capital markets transactions, he said.

29/3,K/17 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10487947 SUPPLIER NUMBER: 21168771 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AMR lands the medal!
Avery, Susan
Purchasing, v125, n4, p36(1)
Sept 15, 1998
ISSN: 0033-4448 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 6986 LINE COUNT: 00555

TEXT:

...in Dallas and Tulsa, Okla. AMR's technology business consists of the SABRE Travel Information **Network** and the SABRE Technology Group. The former is in the electronic travel distribution business (the system that travel **agents**, corporations, and consumers use to make hotel, rental car, cruise, and air travel reservations); the...

...recruiting and training efforts. Now on staff are commodity managers, supplier quality specialists, cost analysts, **financial** analysts, and systems analysts. He's recruited purchasing professionals who have worked at GE, Xerox...and gap analysis activities. What they learned was that the

Search Report from Ginger D. Roberts

operation needed to make an **investment** in resources (staff as well as information systems), set goals that would demonstrate the value... guarantees. For the third step, the core team visits the supplier to perform evaluations on **risk** capacity as well as design. Purchasing members of the team look at process and quality...negotiated an agreement with a provider in Miami that allows AMR to bring in "foreign **trade** zone fuel" for flights headed to international destinations, avoiding payment of local taxes. Used to...

...the Big Three automakers. Some of it is custom designed; the rest is purchased through **auto** dealers. In all, there now are 25,000 pieces of equipment throughout AMR's system...

...in 130 cities did their own sourcing; 60% was purchased through local sources, i.e., **auto** part stores. "Because that was the way it was dealt with in every city, we..."

29/3,K/18 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10484467 SUPPLIER NUMBER: 21167729 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Insurance Industry Databases.
Darn, Julia; Ritter, Sally K.
Database, v21, n5, p68(1)
Oct-Nov, 1998
ISSN: 0162-4105 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2723 LINE COUNT: 00237

TEXT:

...of databases is used to answer questions. (For a slightly dated look at insurance industry **online** sources, see Marydee Ojala's DOLLAR \$IGN column in **ONLINE**, January 1990, pp. 71-74.) BESTLINK A.M. Best is one of the most important...

...also a number of periodicals, loose-leaf services, and CD-ROMs. A.M. Best's **online** system, Bestlink, has Best's ratings of insurance companies, Best's Insurance Reports, and Bestlink...

...be run is for all companies with policyholders' surplus greater than \$5 million and NPW (**net** premiums written) to PHS (policyholders' surplus) greater than 2.4. Bestlink can also provide a...
...annual statements of insurance companies. (Insurance companies file annual statements, which report the company's **financial** results. Unlike annual reports for publicly traded companies, these statements are filed with the state insurance departments. Publicly traded insurance companies also file with the SEC.) Some of the **financial** reports include balance sheet and income statements; other reports contain market share and premiums written...

...Windows version. However, A. M. Best is planning to put data from Bestlink onto their **Web site** in the future (<http://www.ambest.com>). At present, A. M. Best's **Web site** contains Best's Insurance News, Best's Company Reports, and Best's Ratings. Also available on their **Web site** are Best's Directory of Recommended Attorneys and Adjusters **Online**, Best's Safety Directory, Best's Review, and BestWeek. You can also search for meeting and conventions of insurance associations on the **Web site**. Many of Best's products are also available on CD-ROM. These include the Best...

...various insurance association meetings and conferences, including those of the International Insurance Council and RIMS: **Risk & Insurance**

Management Society. As insurance librarians, we are often asked to provide industry information. PROMT...

...industry publications, such as Best's Review (both editions), Business Insurance, National Underwriter Life & Health- **Financial** Services Edition, and National Underwriter Property & Casualty- **Risk** & Benefits Management Edition. Business & Industry Database (File 9) is another good source for industry information...

...focus your searches. DOW JONES Insurance sources in Dow Jones can be found in the **Financial** Services section. To take a look at the source list, click on the Change Sources...previously, insurance is not listed as a separate industry, but its sources are included with **Financial** Services. If you go into **Financial** Services, you will find such major insurance sources as American **Agent** & Broker, Benefits Quarterly, Best's Insurance News, Best's Review-Life-Health Insurance Edition, Best's Review-Property-Casualty Insurance Edition, National Underwriter Life & Health- **Financial** Services Edition, and National Underwriter Property & Casualty- **Risk** & Benefits Management Edition. In order to search the insurance sources separately, you must scan down...

...dialog (File 169), NEXIS, WESTLAW, and on CD-ROM. INVESTTEXT Investtext contains analyst reports from **investment** banks, brokerage houses, market research firms, and **trade** associations. Investtext is available on many systems including Dialog, NEXIS, I/PLUS Direct, and a **Web** version, Research Bank **Web** (<http://www.investtext.com>). The **Web** version has the full-image charts and graphs as they appear in the original document. Investtext has reports from over 150 **trade** associations. Insurance associations included are American Association of Health Plans, American Council of Life Insurance...

...different files; one of its largest is CURNWS. CURNWS is made up of major insurance **trade** publications such as Business Insurance, National Underwriter Life & Health- **Financial** Services Edition, and National Underwriter Property & Casualty- **Risk** & Benefits Management Edition. CURNWS also contains the Journal of Commerce, the IACIS file (IAC insurance ...

...is an abstract file that comes from the Insurance Information Institute (III). Sources include insurance **trade** periodicals, consumer magazines, regional sources, insurance association press releases, and publications from III. Insurance Issues...

...are kept current with a narrative and charts. Some of the topics covered are arson, **auto** theft, catastrophes, crop insurance, insurance fraud, and workers' compensation. Additionally, the Insurance Information Institute puts...a word within the article. WESTLAW WESTLAW is another database where you can find insurance **trade** publications **online**. It has insurance laws, insurance statutes and annotated statutes, insurance regulations, insurance bulletins, jury verdicts...

...Information Institute's abstracts, Insurance Daily, and Insurance Issues Update can also be found there. **INTERNET** INSURANCE SOURCES In the past few years, the **Internet** has gone from a curiosity to a daily information source. More and more, the databases we use are joining the crowd on the **Internet** --companies, associations, magazines, and news services. Dialog, Dow Jones, and NEXIS have **Web** versions; A.M. Best has plans to move in that direction as well. In addition to searching insurance subjects on the **Internet**, with the help of various databases and search engines, there are also a vast number of insurance sites in many areas. See the accompanying list of insurance sources on the **Internet**, among them Multiple Links (including Ultimate (P/C) Insurance Links and the Insurance Industry **Internet Network**); General (information on captives), Magazines/Publishers, (sites for several important insurance publishers:

A.M. Best...

...of the Society of insurance Research 10 No. 2 (Summer 1997); pp. 1-9.
Insurance **Internet** Sources This is a partial list of insurance sources on
the **Internet** . MULTIPLE LINKS <http://www.barryklein.com-Ultimate> (P/C)
Insurance Links <http://www.iiin.com-Insurance Industry Internet Network>
<http://iixx.com--Independent Insurance Agents of America GENERAL>
<http://www.captive.com-Information on captive insurance companies>
<http://www.insure.com--Guide to Auto , Home, and Life Insurance>
<http://www.Property And Casualty.com--Insurance information supersite>
MAGAZINES/PUBLISHERS...

...www.nils.com--NILS <http://www.nuco.com--National Underwriter Co.>
<http://www.rrr.com-- Risk Retention Reporter>
<http://www.roughnotes.com-Rough Notes Co. ASSOCIATIONS/ORGANIZATIONS>
<http://www.aiadc.com...>

...Underwriters <http://www.hiaa.org--Health Insurance Association of America>
<http://www.iasa.org--Insurance Accounting & Systems Association>
<http://www.iii.org--Insurance Information Institute>
<http://www.hwysafety.org--Insurance Institute...>

...on Compensation Insurance <http://www.raanet.org--Reinsurance Association of America>
<http://www.rims.org-- Risk and Insurance Management Society>
RATINGS <http://www.ambert.com--A.M. Best> <http://www.demotech...>

29/3,K/19 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10483149 SUPPLIER NUMBER: 21165966 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Building the Pipeline.(analysis of the personal lines insurance industry)
Roche, Karen; Landberg, Steven
Best's Review - Property-Casualty Insurance Edition, v98, n5, p89(1)
Sept, 1998
ISSN: 0161-7745 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1775 LINE COUNT: 00158

TEXT:

...personal-lines market is seeing a new generation of marketplace entrants: banks (BankAmerica); automobile dealers (Auto -by-Tel with AIG); real estate agents ; employers (Microsoft with MetLife P&C); and Internet -based shopping services (Quicken/Intuit, QuickQuote, InsWeb). The formation of Citigroup, once the Citibank-Travelers merger is complete, also will stimulate convergence among financial entities that may completely reconfigure the personal-lines market. Internet -based shopping services will further refine the competitive landscape. Delivery Shift The competitive landscape is...

...those new channels fit with existing channels? * Should a carrier participate in new bank and Internet channels at the risk of incurring the wrath of its front line troops--the agents ? * How can a carrier best orchestrate multiple distribution channels with respect to brand image, product...

...their attempt to take advantage of the latest marketing or distribution fad, to meet their agent 's current demand, or to fight the newest competitive threat. That reactive approach may not...

...solicited competitive quotes switched carriers. While price is not the primary factor in choosing an auto insurance carrier, it is the primary reason for being dissatisfied. Among the survey participants who...

...more dissatisfied than older drivers (ages 33 to 54). This is consistent with these groups' **risk** profiles and pricing. Developing and maintaining a database of prospective customer profiles (including such information... respondents still preferred to complete the initial paperwork in person at the insurance company or **agent**'s office. However, more customers preferred to receive an insurance quote or file a claim...

...of customers indicated they do not need to have face-to-face interaction with an **agent** for any transactions with the carrier. This is a significant factor driving increased interest in the **Internet** as a distribution and servicing vehicle. As a response, several personal-lines carriers are supplementing their **agent** channel with alternatives that appeal to a broader range of consumers. And **Internet** insurance shopping services are emerging. A development that bodes well for companies that have invested in **Internet** capabilities is that 6% of survey participants preferred to receive quotes and complete initial policy using **online** computer capabilities. **Online** capability also appeals to younger consumers, the group that is more likely to switch carriers. Of the individuals who use the **Internet** to purchase **auto** insurance, only 3% indicated that they would prefer using the computer to file a claim...

...provides round-the-clock customer service over the phone without the personal relationship of an **agent**. Overall, this approach has helped Geico consistently gain market share and strengthen its profitability. Focusing...

...to link their understanding of how to satisfy customer needs with their strategy for strengthening **financial** performance. More specifically, carriers can improve their market positions by: * Building a leading claims operation...

29/3,K/20 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

10483141 SUPPLIER NUMBER: 21165958 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rewriting the Lineup.(effect of acquisitions and mergers on the insurance industry)
Hann, Leslie Werstein
Best's Review - Property-Casualty Insurance Edition, v98, n5, p31(1)
Sept, 1998
ISSN: 0161-7745 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2083 LINE COUNT: 00168

TEXT:

...a departure for Buffett, who also owns super cat reinsurer, National Indemity Co. and direct **auto** writer, Geico. Backed by Berkshire Hathaway's \$43.6 billion in capital, the combined company...

...puts at Gen Re's disposal. Buffett--well known in the United States for his **investment** savvy--now moves into a leading role on the world stage. "Gen Re and Berkshire is a new departure because it takes the **risk** -assumption skills of Berkshire into the global reinsurance arena," said Richard Hines, who heads A.T. Kearney's European insurance practice in London. "If you take Berkshire's **risk** appetite with the skills of Gen Re, you have a very major insurer of last...
...breed of rivals in its infancy. On the heels of several industry experiments with securitizing **risk** through catastrophe bonds, this summer **investment** bankers and reinsurers elbowed into each other's arena. In July, American Re Corp., Princeton...

Search Report from Ginger D. Roberts

...After Bermuda passed a law inviting all comers to invest in insurance derivatives, New York **investment** bankers Goldman Sachs & Co. and Lehman Brothers each established special-purpose reinsurance subsidiaries on the ...the business will be retained after the deal is done, and this is a greater **risk** in the broker market," said Peter B. Kellogg, **assistant** vice president in the property/casualty division of A.M. Best Co. "However, because of...

...limited premium growth prospects, some reinsurers that use brokers feel they have to take that **risk**." Trenwick Group Inc., Stamford, Conn., leaped into the international market with its purchase of Sorema Group's business in the United Kingdom, and Fairfax **Financial** Holdings Ltd., Toronto, has been actively acquiring smaller companies. Underwriters Reinsurance Co., Woodland Hills., Calif...

...in Bermuda. Gerling Global bought Constitution Re and its affiliate, Rex Re, from Exor, an **investment** company owned by the family that owns the automaker Fiat. Gerling said it hopes the...

...larger, mainly by acquiring established reinsurers in foreign markets. Other deals reflected the converging of **financial** services, such as Credit Suisse's merger with Switzerland-based Winterthur Group in a \$9...

...of 1997, Winterthur's reinsurance operation, which is located in New York, ranked 14th in **net** premium written in A.M. Best Co.'s Top Global Reinsurers. Other selected activity over...

...in 1996 by acquiring Skandia America and then Paris-based Compagnie Transcontinentale de Reassurance, Fairfax **Financial** Holdings Ltd., Toronto, bolstered its premiums by nearly 50% with the December purchase of Sphere United States. The **investment** brings capitalization in the newly named PartnerRe US to more than \$230 million.

29/3,K/21 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10483114 SUPPLIER NUMBER: 21165931 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Breaking Through.

Goch, Lynna

Best's Review - Life-Health Insurance Edition, v98, n5, p22(1)

Sept, 1998

ISSN: 0005-9706 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3379 LINE COUNT: 00294

TEXT:

...good. Faced with a congested marketing world that sells through everything from grocery carts to **web** sites, insurance companies are fighting back. Overall, it means increasing advertising spending. It also means...them," Yardley said. Creating a New Image Unicare, a national operating unit of WellPoint Health **Network** Inc., had a different challenge: create a new brand identity. UniCare was created to expand...

...Baseball games, throughout the college football season and in postseason baseball and the World Series. **Agent** Anxiety Five years ago, Geico Direct shifted from insuring preferred **risk** drivers to selling to the broader **auto** market. That year, the Washington, D.C.-based insurer accelerated its growth with a strategy...

...said. Most important, they prefer to take charge and believe they don't need an **agent** to purchase car insurance. Humor works with this audience, research advised. "It's a stodgy...

...are a lot of positions that significant competitors have taken." Starting from the position that **auto** insurance is perceived as a commodity product, Geico launched a humor-based, simple, two-color...

...on the primary benefit that we will save you money," Ward said. "Direct without an **agent** /middleman can be a more efficient deliverer of the commodity." The ads can-v tag lines such as: "Geico **Auto** Insurance: So economical you can actually afford the car." That approach is also carried over...IIAA Geico's approach has drawn a less-than-amused response from the Independent Insurance **Agents** of America. Annoyed at Geico's portrayal of **agents** in its commercials, the **trade** association sent representatives to the car insurer. Executive Vice President Dick Poppa of the group...

...Counsel Jeff Yates met with Nicely to object to the company's negative portrayal of **agents** . In an article in IIAA's monthly magazine, Yates said, "Such advertising just furthers the...

...fun because it's consistent with our humorous approach," Ward said. He also points to **agent** -based companies that have ventured into direct marketing, including Allstate, Progressive and Nationwide Direct. "They...

...a make-believe town was the fate of Truman Burbank. played by Jim Carrey. The **Internet** --Advertising's Future? Measured in click-throughs, unique visits and banners, the newest advertising frontier is on the **Internet** Ad spending estimates for 1998 range from \$900 million to \$1.5 billion, with a projected \$8 billion spent in 2002, according to eMarketer, an **online** marketing consulting firm. But **Internet** ad sales are still a tiny piece of the pie. The \$8 billion forecast for...

...estimated \$215 billion that will be spent by advertisers that year. For now, the biggest **online** advertisers are software companies and **financial** services. In August, Citicorp and Netscape Communications Corp. reached a reported \$40 million deal that positions the **financial** -services giant to offer stock **trading** and banking services, in addition to selling insurance and mortgages **online** . Consultant Walid Mougayar says 20% of a company's annual revenue should come from **Web** sales by 2000. If it doesn't, he said, your business's competitiveness in the...

...is in jeopardy Insurers' advertising presence is not just confined to the now-obligatory company **web** sites. **Auto** insurers are offering policies via **web** sites such as carpoint.com, autobytel.com and consumerguide.com. All three provide new car...

...support for the Blue Cross & Blue Shield Association, said her company is currently developing its **Web** strategy to determine the type of sites on which it wants to appear and what...

...knew this is where we wanted to go because now everything is happening on the **Web** ," she said. The most popular **Internet** ads are banner ads and sponsorship programs, said Bob Gear of Two Way Communications, an interactive ad agency. Banner ads now make up 80%-90% of all **Web** ad sales. Experts expect that percentage to decrease by 2000, with sponsorships and "interstitials becoming more popular. Interstitials are ads that pop up on sites. But Clickz, an **online** marketing information base reports that only 13%-16% of surfers click on them. Banner ads are strip ads found on many **web** sites. Current pricing is \$20 to \$100 for every 1000 impressions, Gear said. Sponsorship ads...or through revenue-sharing contracts. Relationships can run from six months to two years. Another **online** advertising tactic is to buy keywords on search engines, Gear said. For example if a...

...to purchase the foreign word equivalent of their business's keywords. The next wave in **online** advertising may be on intranets-- **online**

communications within a company or between business partners. More insurance companies are making benefits information...

...well. Corporate intranets are expected to grow rapidly over the next five years--outpacing even **Internet** growth, eMarketer predicts. Between 35% and 40% of Fortune 1000 companies now use intranets, up from a handful in 1994. One company, Consumer **Finance Network**, is already marketing insurance through intranets. It assembles a package of **auto**, boat or pet insurance and sells it to corporate intranets. "It's another version of..."

29/3,K/22 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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10447098 SUPPLIER NUMBER: 21105984 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Program Manager Eyes Main Street Specialty.

Cohen, Marc I.

National Underwriter Property & Casualty-Risk & Benefits Management, v102, n36, p3(1)

Sep 7, 1998

ISSN: 1042-6841 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1295 LINE COUNT: 00112

TEXT:

...insurance is a disconnect between two longtime allies in the industry--the "Main Street" insurance **agent** and the large multiline carrier. For generations, the two have been partners in providing property ...

...to an important traditional distribution system are disadvantaged. The carriers are forfeiting an important sales **network**, the **agents** are losing a critical source for protecting their clients, and small insureds are being denied...

...to absorb major catastrophic losses, and relentless competition among traditional and alternative sources for the **risk** management and insurance dollar continues unabated. Under these circumstances, large carriers have trouble raising rates...

...maintaining small accounts via a fragmented, geographically dispersed agency force. The problem for the local **agent** is compounded by another growing trend--strategic alliances between **financial** institutions including banks, **investment** companies and insurance carriers, each of whom seeks to cross-sell into the others' natural...

...which organizes, underwrites and manages affinity group programs for local businesses, works with a diverse **network** of more than 500 local independent **agents** who feed the 18 programs we've created for professionals and small businesses. Our dialogue...

...winning formula for all parties to the relationship. The challenge was to take the formidable **financial** strength, underwriting capacity, and "household name" familiarity of the multiline carrier and link it back to the local **agent** as a source for small-business coverage needs. And the same equation had to deliver profitably to the carrier that broad base of traditional accounts the local **agent** can service best. I call that linking mechanism the expense filter. Program Brokerage Corporation, Kaye ...

...Kemper Insurance Companies illustrates the components of a plan we've built to link small **agents** and big carriers together again. *
Underwriting Management and Underwriting Participation: In our venture, PBC

functions...

...selection. Although we consider the Business Owners Policy to be the "flagship" line, workers' compensation, **auto**, and umbrella are also offered. Personal lines are not contemplated, but the plan would entertain ...

...are at market level so as to avoid adverse selection and properly recognize the producing **agent**'s vital role in the enterprise. The plan is designed to accommodate a comprehensive range...

...omissions type coverages) would include medical and dental practices as well as law, insurance, and **accounting** firms. * No Volume Requirements: Program Brokerage intends to maintain strong relationships with our established producer **network** and expand it in a steady, controlled fashion. An important aspect of the ...We must never forget that we're in a customer-driven environment. If the traditional **agent**-carrier construct doesn't respond to the small-business owner's or professional's needs, some competing alternate entity or combination will fill the void. Local insurance **agents** have for years been part of the backbone of the localities they serve. They know the territory and its people, understand the businesses that underpin the neighborhood's **financial** well-being, and often serve as important community supporters and leaders. By the same token...

29/3,K/23 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10416411 SUPPLIER NUMBER: 21050441 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The Road Ahead.
Goch, Lynna
Best's Review - Property-Casualty Insurance Edition, v99, n4, p85(1)
August, 1998
ISSN: 0161-7745 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1691 LINE COUNT: 00130

TEXT:

A new report on **auto** insurance predicts more healthy profits and a continuing focus on customer service. But it also warns that **auto** insureds are becoming ever-more fickle. In its first **auto**-insurance study in three years, Conning & Co., Hartford, Conn., reports that **auto** insurance has "gone from a line that insurer's were paying to exit to one that they are paying to enter." Based on survey findings, Conning predicts that personal **auto** will remain a stable, profitable line in the foreseeable future. In its **financial** section, the survey indicates that as an industry, rates will increase modestly, with average gains...

...Price and Customer Satisfaction," the survey includes results from the top 100 writers of personal **auto** insurance. The survey also finds dramatic changes in the way consumers purchase **auto** insurance. "Most consumers have never really shopped for **auto** insurance," said Mary Ann Godbout, **assistant** vice president in Conning's Insurance Research and Publications Group. "Traditionally, drivers have bought car insurance at their **agent**'s recommendation. Consumers are becoming more knowledgeable. Not only is there increased access to information...

...one. This trend will only increase over time. By using toll-free telephone numbers and **web** sites, consumers have access to more information than ever. The survey concludes that insurers must place more emphasis on pricing **risk** and providing customer service to generate new business and retain exist Q. In your study you predict a stable time for

the **auto** insurance industry, with rates and loss costs increasing slightly and growth remaining at current levels...

...based on responses to the in-depth survey that I did of 100 writers of **auto** who were asked questions like: Where do you feel loss costs and rates are going...

...I was able to conduct an analysis of where we see the future going for **auto**. However, one of the strongest concerns or things that might undermine the stable time is...
...were a sudden change in the loss patterns. Losses have been very benign in the **auto** line in the 90s, and that's a result of slow inflation, slow medical inflation...

...SUVs cause more damage and are becoming very popular. Disconnecting air bags is something that **auto** insurers don't want to see. But will they alone or together have enough impact...

...here. Q. What do you think of speculation that predicts a possible price war in **auto** insurance? How do these results play out with your findings that despite reports of falling...

...rates is just for the moment and things will turn around next year. Q. Many **auto** insurers have focused on loss containment- managed care for **auto**, faster claims settlement and increased subrogation, tightening underwriting standards and more refined **risk** classifications. Among loss control strategies, respondents ranked customer retention as the most effective. Why? A...

...information about yourself available to as many customers as possible. One way is through the **Internet** and "800" lines. Customers who get information become more intelligent purchasers of insurance and will for in an **auto** insurance company. Q. Will regulatory issues affect **auto** insurance pricing? A. **Auto** is going through a quiet time right now. There is nothing happening that is drawing attention to **auto**, as in the past when regulators were all over it. Right now **auto** is behaving well. Regulation steps in when a lot of people are complaining about the business. Now, not a lot of people are complaining about **auto**, like the most recent complaints of high prices. That was the whole '80s story of **auto** -now it's quiet, no big bad issues are out there. Q. How will changing ...

...who drive more safely and that means fewer accidents. This is a favorable trend in **auto** insurance. However, demographic trends don't change that quickly, so this nice period of time...

...continue for a while. Q. There's a great deal of interest in the nonstandard **auto** market. Are insurers chasing the wrong customers? A. I don't think that they are chasing the wrong customers because, with nonstandard **auto**, if you price it correctly you're successful. Insurers that specialize in nonstandard **auto** figured that out. They priced their policies right for different categories within the nonstandard **auto** market and have done well. Nonstandard insurers have skilled personnel who use advanced technology to...

...making information about themselves available to the customer. You can buy from them on the **Internet** and you can buy on the phone lines, you get price information about their competitors...

...customer and service them. Q. With the advent of toll free numbers, kiosks and the **Internet**, why do most consumers continue to purchase insurance from **agents**? A. I don't think the **Internet** for purchasing insurance is there yet. The **Internet** is there and will become more important to get information. With information, the consumer can...

...a more informed purchase. All methods of distribution will be important in the purchase of **auto** insurance. I don't think necessarily that the **agent** will be less important. There are going to be people who want to buy through an **agent**. Those people may get their information from the **Internet** and go to the **agent** and say 'I did my research and I want to buy my insurance from Allstate...

...have already' done their groundwork and know the deal. Q. Describe what the most successful **auto** insurer will be like in the next five years. What companies now are close to...

...and higher prices. The technology is out there and the ability is out there for **auto** insurers to refine to that extent. Companies close to that profile? Progressive.

29/3,K/24 (Item 9 from file: 148)
DIALOG(R) File 148:Gale Group Trade & Industry DB
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10416405 SUPPLIER NUMBER: 21050435 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Building a Global Platform.(Interview)
Bowers, Barbara
Best's Review - Property-Casualty Insurance Edition, v99, n4, p46(1)
August, 1998
DOCUMENT TYPE: Interview ISSN: 0161-7745 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 2660 LINE COUNT: 00203

TEXT:

...and industrial underwriters in the world. Its member companies write property/casualty, marine, life and **financial** services insurance in approximately 130 countries and jurisdictions. Under the leadership of Chairman and Chief...

...covered topics ranging from AIG's operations in troubled Southeast Asia to the future of **financial** services reform. Q. Let's talk about your unique culture and how you approach the...

...you a date and time but it'll change. Q. Do you see the alternative **risk** market as being a contributor to the soft market? No, there's too much capacity...

...all schools or in all people. We do a lot of work in thinking about **risk** and we understand **risk**. Q. Again, according to conventional wisdom-and the Travelers-Citicorp deal is driving this-we're headed toward these global **financial** companies that are going to be everywhere with every **financial** product. The terms people are using are "integrated **financial** services" or "bancassurance" or, you name it. Do you see that as feasible for a...

...core of the business? Yes, it'll always be our core business. We have a **financial** services business and that's growing quite nicely--two companies that were startups and on...

...an acquisition. Q. Three months ago, during your speech at Temple University on the Asian **financial** crisis, you indicated that AIG's international life insurance operations were weathering this downturn. What local **investment** portfolio yields and on our life and nonlife operating results. Also, we're a Triple...

...companies in those markets are falling. It reflects a flight to quality

Search Report from Ginger D. Roberts

?show files;ds

File 77:Conference Papers Index 1973-2002/Mar
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 File 475:Wall Street Journal Abs 1973-2002/May 03
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 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Mar
 (c) 2002 The HW Wilson Co.

Set	Items	Description
S1	197	FINANCIAL(2W)FUNCTION? ?
S2	633897	FINANCIAL OR FINANCE OR FINANCING OR INVESTMENT OR ACCOUNT- ING OR GENERAL()LEDGER? OR COST()ALLOCATION OR BUDGETARY()CON- TROL OR ACCOUNTS()PAYABLE OR ACCOUNTS()RECEIVABLE? OR TRADE OR TRADING
S3	4049085	CALCULAT? OR MATH? OR COMPUTE OR COMPUTES OR COMPUTING OR - COMPUTATION OR ALGORITHM? OR REPORT? OR FUNCTION? ?
S4	2030194	INTEREST OR VALUE OR PAYMENT OR ASSET? ? OR DEPRECIATION OR VALUE OR VALUATION OR NPV OR RATE OR TERM OR CASH()FLOW OR B- ALANCE OR PERIOD? OR CASHFLOW?
S5	244591	AGENT? ? OR BOT OR BOTS OR INFOBOT OR INFOBOTS OR KNOWBOT - OR KNOWBOTS OR ASSISTANT? ? OR CRAWLER? ? OR ROBOT? ? OR CHAT- TERBOT? ? OR SOFTBOT? ? OR WEBCRAWLER? ? OR SPIDER? ? OR META- CRAWLER? OR WANDERER?
S6	509616	TRANSPARENT? OR SEEMLESS? OR SECRET? OR PRIVATE? OR SECURE? OR AUTOMATIC? OR TRANSPARENCY
S7	57744	AUTO OR (WITHOUT OR NO OR "NOT" OR NON) (3N) (HUMAN OR USER? ? OR OPERATOR?) (3N) (INTERVEN? OR INPUT? OR ACTION? OR ACTIVIT? OR INITIAT? OR REQUEST? OR COMMAND? OR INSTRUCTION?) OR SUBR- OUTINE? OR SUB()ROUTINE?
S8	131412	RISK OR HEDGE? ? OR HEDGING
S9	683	(S1 OR S2) AND S5 AND S8
S10	1	S1 AND S5 AND S8
S11	82	S9 AND (ONLINE OR ON()LINE OR INTERNET? OR EXTRANET? OR WE- B? OR CYBERSPACE? OR NETWORK? OR NET OR LAN OR WAN OR NETS OR MAN OR DISTRIBUTED OR NODE? OR SERVER? OR CLIENT?)
S12	71	S11 NOT PY>2000
S13	69	RD (unique items)
?		

?t10/7/

10/7/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

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03612744 INSPEC Abstract Number: B90030890

Title: Operator services at a crossroads

Author(s): Pearce, D.

Author Affiliation: Sprint Services, Kansas City, MO, USA

Journal: Telephony vol.218, no.6A p.50-3

Publication Date: 5 Feb. 1990 Country of Publication: USA

CODEN: TLPNAS ISSN: 0040-2656

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: Today LECs have come to a crossroads for operator services. They may choose to continue what they currently are doing. They can build to efficient size and sell surplus capacity. Or they can buy services or share them with a third party. If they choose to stay in the business, they must be able to support long-term commitments to engineering, operations, marketing, sales and **financial functions**. **Risk** -oriented capital investments will be required and will compete with other investment opportunities. The alternative is finding a trustworthy **agent** -assistance provider and forming a partnership. Sprint Services is ready to answer the call. (0 Refs)

Subfile: B

?

?t13/7/all

13/7/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01753731 ORDER NO: AADAA-I9979813

The effects of hospital contracting for physician services on hospital performance

Author: Snail, Timothy Scott
Degree: Ph.D.
Year: 2000
Corporate Source/Institution: University of California, Berkeley (0028)
Chair: James C. Robinson
Source: VOLUME 61/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2830. 182 PAGES
ISBN: 0-599-86089-8

This dissertation examines fundamental change in hospital contracting for physician services in the 1990s by: (1) comparing the primary organizational alternatives, and (2) evaluating their effects on hospital financial performance. Financial performance reflects trade-offs in efficiencies and economic coordination costs when firms switch between contractual networks and vertical integration.

The rapid shift from cost-plus reimbursement of health care providers under fee-for-service insurance to prospectively-priced managed care systems in recent years has stimulated price competition and innovation. Third-party payers increasingly bargain with organized systems of physicians and hospitals to establish bundled pricing for physician and hospital services and financial risk-sharing agreements. Physicians are rarely hospital employees but control most resource utilization decisions. Reducing hospital costs without sacrificing quality necessitates improved alignment of economic incentives between physicians and hospitals. In this new environment, hospitals enter into long-term contracts with or acquire physician practices instead of procuring services on the spot market, but the hospital performance implications are unknown.

This dissertation uses transaction cost economics and principal-agent theory to explain the economic motivation for hospital contracting for physician services. The contractual alternatives involve trade-offs in coordination costs and efficiency gains that vary under different market conditions. The team structure of group practices and vertical integration are viewed as means of protecting specialized investments in cost-effective physician practice patterns. Contracting with integrated physician practices requires the greatest specialized investments, which are hypothesized to improve success in obtaining stringent managed care contracts and controlling hospital costs. Results from discrete choice and cost function econometric models strongly support these hypotheses. Integrated physician practices improve hospital success in obtaining managed care contracts that involved high degrees of financial risk sharing, while network practices improved success with low risk-sharing contracts. Only contracting with integrated practices reduced hospital cost growth in the face of demand for stringent cost and quality control. This study has important implications for antitrust policy on hospital entry into the physician services market, which now involves weighing efficiencies versus anticompetitive effects. The form of physician practice and its contractual relationship within the hospital have substantial efficiency ramifications.

13/7/2 (Item 2 from file: 35)
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01745604 ORDER NO: AADAA-I9974059

Risk management for electric power and computer systems

Author: Chatterjee, Dhiman

Degree: Ph.D.

Year: 2000

Corporate Source/Institution: Illinois Institute of Technology (0091)

Adviser: VC Ramesh

Source: VOLUME 61/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2671. 101 PAGES

ISBN: 0-599-79598-0

Risk is inherent in almost all systems and services situated in an uncertain environment. **Risk** Assessment involves identification of the **risk** factors, estimation of their extent and variability of occurrence and evaluation of their expected impact on the concerned system. Depending on the acceptability of the estimated consequences, further actions may be deemed necessary to improve the security status of the system. **Risk** Management is the process of planning, deploying and monitoring **risk** control measures and actions to bypass, reduce or eliminate the **risk**, and often incorporates **risk** assessment as the initial analysis to help design the control.

The primary objective of this dissertation is to address the **risk** management problems encountered in contemporary engineering systems. We focus our attention on the risks associated with the following key engineering systems: the electric power system in the deregulated environment and the interconnected computer system in today's Information Age. Electric power "transmission capacity" is a key **risk** factor that underlies the electric energy price volatility in the deregulated power industry. On the other hand, "telecommunication bandwidth" constraint is perhaps the primary bottleneck in the current technological revolution. The two entities possess similar characteristics and are causes of concern regarding resource allocation and price discovery. A **risk** management instrument is designed for transmission capacity and bandwidth oriented towards alleviating **network** congestion and providing economic signals for **investment** planning. Software projects are fraught with technology risks resulting from continuous changes in the requirement specifications due to technological progress in the environment, as well as frequent arrival of innovative technologies for development of the product. We design a **risk**-based methodology for software project development. And finally, we address the **network** management problem caused by increased flexibility and programmability in active **networks**. We develop a framework based on a community of mobile intelligent **agents** for **distributed** management of a **network** built on active **networks** architecture.

We adopt techniques from economics and **finance** where **risk** management is a fundamental activity and a wide array of sophisticated methodologies have been developed and implemented. State-of-the-art techniques such as Real Options, Value-at-**Risk**, Game Theory and Market Mechanisms are suitably adapted to derive **risk** management solutions for the chosen engineering problems.

13/7/3 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01744012 ORDER NO: AADAA-I9972725

An analysis of income tax compliance with risk -averse taxpayers

Author: Zheng, Mingmei

Degree: Ph.D.

Year: 2000

Corporate Source/Institution: Washington University (0252)

Chair: Marcus Berliant

Search Report from Ginger D. Roberts

Source: VOLUME 61/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1979. 68 PAGES
ISBN: 0-599-78035-5

In this dissertation, I examine income tax compliance in a principal-agent framework. While existing literature often assumes that taxpayers are risk neutral, I assume that they are risk averse. This assumption makes the models more realistic, but it also complicates the analysis. To simplify matters, utility is assumed to be logarithmic and the audit probability is assumed to be independent of reported income in the first and second essays. But in the third essay these assumptions are relaxed. In the first essay, I compare two alternative tax enforcement policies: the cutoff audit rule and the random audit rule. It has been established that if taxpayers are risk neutral, the cutoff rule is optimal. I show that when taxpayers are risk averse, random auditing can generate more net revenue than the cutoff rule under certain conditions. Under the optimal random audit policy, every income type underreports to some extent, but voluntarily reported income is strictly increasing in true income. This is different from the compliance pattern under the cutoff rule. In the second essay, I consider a model of tax compliance in which taxpayers differ in their abilities to conceal incomes. The concealment ability is represented by a probability of detection. I assume that the enforcement agency can classify taxpayers into audit classes on the basis of observable signals, including the probability of detection. I focus on enforcement policies that assign an audit probability to each audit class. It is shown that the optimal audit probability is non-monotonic over the probability of detection. Further, the equilibrium compliance level is increasing in the probability of detection. In the third essay, I consider a generalized principal-agent model of tax enforcement. I assume that auditing has stochastic outcomes and the enforcement agency endogenously chooses the budget to be allocated to each return that will be audited. I find conditions under which an optimal tax enforcement mechanism exists. I also show that at the optimum, the enforcement budget function satisfies a lower semi-continuity condition.

13/7/4 (Item 4 from file: 35)
DIALOG(R) File 35:Dissertation Abs Online
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01736396 ORDER NO: AADAA-I9965460
Two essays in equilibrium asset pricing with imperfections
Author: Croitoru, Benjamin Maurice
Degree: Ph.D.
Year: 2000
Corporate Source/Institution: University of Pennsylvania (0175)
Adviser: Suleyman Basak
Source: VOLUME 61/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1097. 102 PAGES

This dissertation consists of two essays. The essay "Equilibrium Mispricing in a Capital Market with Portfolio Constraints" develops a general equilibrium, continuous time model where portfolio constraints generate mispricing between redundant securities. Constrained consumption-portfolio optimization techniques are adapted to incorporate redundant, possibly mispriced, securities. Under logarithmic preferences, we provide explicit conditions for mispricing and closed-form expressions for all economic quantities. Existence of an equilibrium where mispricing occurs with positive probability is verified in a specific case. In a more general setting, we demonstrate the necessity of mispricing for equilibrium when agents are heterogeneous enough. The construction of a representative agent with stochastic weights allows us to characterize prices and allocations, given mispricing occurs.

The essay "Nonlinear Taxation, Tax Arbitrage and Equilibrium Asset Prices" investigates the equilibrium implications of the presence of nonlinearly taxed, redundant securities, and of the resulting tax arbitrage opportunities. Heterogeneity in taxation leads to discrepancies in assets' pre-tax market prices of risk. We show that this mispricing is set so that agents effectively cooperate to minimize aggregate taxes, even though individually each agent may not minimize his own tax bill. Unlike the bulk of the existing tax arbitrage literature, but consistent with empirical evidence, equilibrium in our model allows discrepancy between agents' marginal tax rates. Equilibrium with a zero net supply derivative reveals financial innovation to alleviate taxation, in particular when the derivative is taxed linearly or is taxed less heterogeneously across agents than is the stock itself. In the presence of two redundant, positive supply securities, clientele effects arise, where one agent holds the aggregate supply of each risky security, and only the bond is traded across agents. Clientele effects are shown to arise when agents' tax rates are highly heterogeneous and when the aggregate wealth is divided fairly evenly across agents.

13/7/5 (Item 5 from file: 35)

DIALOG(R) File 35:Dissertation Abs Online

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01734734 ORDER NO: AADAA-I9959840

Aggregating probabilistic beliefs: Market mechanisms and graphical representations

Author: Pennock, David M.

Degree: Ph.D.

Year: 1999

Corporate Source/Institution: The University of Michigan (0127)

Chair: Michael P. Wellman

Source: VOLUME 61/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 937. 129 PAGES

A long-standing question in statistics is how best to aggregate the probabilistic beliefs of multiple agents. Related is the practical question of how to represent the combined beliefs efficiently. This dissertation reports contributions on both fronts.

First, I formulate and analyze a securities market mechanism for aggregating beliefs. Equilibrium prices in the market are interpreted as consensus beliefs. Under homogeneity conditions regarding agents' utilities, the market mechanism corresponds with standard aggregation functions, and the market's outward behavior is indistinguishable from that of an individual. I also explore extensions to the model in which agents learn from prices and the market as a whole adapts over time. In certain circumstances, price fluctuations can be viewed as the Bayesian updates of a rational individual.

Second, I investigate the use of graphical models, and in particular Bayesian networks, for representing aggregate beliefs. I derive two impossibility theorems which contradict widely held intuitions about how Bayesian networks should be combined. The so-called logarithmic opinion pool is shown to admit relatively concise encodings. I describe the nature of graphical structures consistent with this pooling function, and give algorithms for computing the logarithmic and linear opinion pools with, in some cases, exponential speedups over standard methods.

Finally, I apply and extend the graphical modeling results to the market framework, deriving sufficient conditions for compact markets to be operationally complete. Such markets still induce a complete consensus distribution and support Pareto optimal allocations of risk, but with exponentially fewer securities than required for traditional completeness.

13/7/6 (Item 6 from file: 35)
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01721588 ORDER NO: AADAA-I9953352
Essays on international finance
Author: Nishiotis, George P.
Degree: Ph.D.
Year: 1999
Corporate Source/Institution: Northwestern University (0163)
Adviser: Robert A. Korajczyk
Source: VOLUME 60/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4535. 165 PAGES

Chapter one, analyzes the effect of both direct and indirect barriers on international asset pricing using evidence from the price- **net** asset value ratio of closed-end country funds. I find that, contrary to conventional beliefs, capital controls (direct barriers) do not necessarily result in premium in the country fund prices. In fact, in the presence of strong capital controls, significant discounts are not only possible, but frequent. I show that the premium or discount largely depends on indirect **investment** barriers, which include economic and political instability, liquidity **risk**, availability of market information, reliability of **accounting** standards and investor protection. These results suggest that both direct and indirect barriers have strong effects on international capital market integration.

Chapter two, develops a new approach to measure the market integration of a number of developed and emerging countries with the United States. The approach used here avoids the need to rely on a specific asset pricing model by exploiting the price differential between closed-end fund prices and their **net** asset values. It also avoids having to identify and quantify all direct and indirect barriers by establishing a link between **investment** barriers, international equity flows and country fund premiums. The measure is applied to seventeen countries, seven of which are developed and ten emerging. Overall emerging markets tend to be more segmented than developed markets, but they exhibit a clear trend towards integration through time. However, emerging markets like Mexico and Portugal appear to be well integrated with the US.

Chapter three incorporates transaction costs in the estimation of volatility bounds on Intertemporal Marginal Rates of Substitution (IMRS) implied by excess returns in international investments. We find that even small transaction costs of an average magnitude of less than 0.1% in the foreign exchange returns, are enough to dramatically reduce the required volatility of IMRS implied by the data. Similar results prevail for the equity excess returns. The estimated bounds are consistent with the bounds implied by typical representative **agent** asset pricing models. Furthermore, the empirical results suggest that incorporating conditioning information is not important when transaction costs are also incorporated.

13/7/7 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01717792 ORDER NO: AADAA-I9949688
Housing as an asset in portfolio decisions
Author: Yamashita, Takashi
Degree: Ph.D.
Year: 1999
Corporate Source/Institution: University of California, San Diego (0033)
Chair: Marjorie A. Flavin
Source: VOLUME 60/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4112. 146 PAGES

This dissertation explores the effects of residential real estate **investment** on the household's portfolio allocation decisions. Chapter 1 surveys the recent literature on life-cycle saving and portfolio choice with special reference to the role of housing. Chapter 2 develops a model in which the household chooses to hold a mean-variance efficient portfolio inclusive of housing. Chapter 3 tests the implication of the model developed in Chapter 2.

The home is often the single most important asset in the family's portfolio. Despite its size and apparent importance, past studies of asset allocation have generally ignored the role of housing. one possible reason is that because a house is simultaneously an **investment** good and a consumption good, an increase in house prices usually implies an increase in future prices of housing services. Hence the effect of house price changes on the household's real wealth level is not clearly understood. Chapter 1 summarizes the treatment of housing in the literature from this point of view.

Chapter 2 develops a model of asset allocation in which economic **agents** care about the **risk** and return of their total portfolio inclusive of housing. This result is obtained by assuming zero correlation between returns on **financial** assets and housing. Because the decision of how much housing to hold is also based on the consumption demand for housing services, the ratio of house value to **net** worth changes dramatically over time. Optimal portfolios are computed numerically conditional on different values of the house-to- **net** worth ratio. By doing so, we demonstrate that **financial** asset holdings exhibit a life-cycle pattern similar to that observed in the data.

Chapter 3 presents an econometric study of stockholding behavior. An extension of the estimation method to correct for sample-selection bias is introduced to take into account the correlation between the decision to own a home and the decision to hold stocks. The empirical estimation results show that the apparent hump-shaped age profile of stockholdings may be attributable to the changes in the house-to- **net** worth ratio, as implied by the model in Chapter 2.

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01678431 ORDER NO: AAD99-11636

PROFITING FROM COMPETITION: FINANCIAL TOOLS FOR ELECTRIC GENERATION COMPANIES (FUZZY LOGIC)

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Year: 1998

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Major Professor: GERALD B. SHEBLE

Source: VOLUME 59/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 6053. 115 PAGES

Regulations governing the operation of electric power systems in North America and many other areas of the world are undergoing major changes designed to promote competition. This process of change is often referred to as deregulation. Participants in deregulated electricity systems may find that their profits will greatly benefit from the implementation of successful bidding strategies. While the goal of the regulators may be to create rules which balance reliable power system operation with maximization of the total benefit to society, the goal of generation companies is to maximize their profit, i.e., return to their shareholders. The majority of the research described here is conducted from the point of view of generation companies (GENCOs) wishing to maximize their expected utility function, which is generally comprised of expected profit and **risk**

. Strategies that help a GENCO to maximize its objective function must consider the impact of (and aid in making) operating decisions that may occur within a few seconds to multiple years.

The work described here assumes an environment in which energy service companies (ESCOs) buy and GENCOs sell power via double auctions in regional commodity exchanges. Power is transported on wires owned by transmission companies (TRANSCOs) and distribution companies (DISTCOs). The proposed market framework allows participants to **trade** electrical energy contracts via the spot, futures, options, planning, and swap markets.

An important method of studying these proposed markets and the behavior of participating **agents** is the field of experimental/computational economics. For much of the research reported here, the market simulator developed by Kumar and Shebl; and similar simulators has been adapted to allow computerized **agents** to **trade** energy. Creating computerized **agents** that can react as rationally or irrationally as a human trader is a difficult problem for which we have turned to the field of artificial intelligence. Some of our work uses GP-Automata, a technique which combines genetic programming and finite state machines, to represent adaptive **agents**. We use a genetic algorithm to evolve these adaptive **agents** (each with its own bidding strategy) for use in a double auction. The **agent**'s strategies may be judged by the amount of profit they produce and are tested by computerized **agents** repeatedly buying and selling electricity in an auction simulator. In addition to the obvious profit-maximization strategies, one can also design strategies which exhibit other types of **trading** behaviors. The resulting strategies can be used directly in **on-line trading**, or as realistic models of competitors in a **trading** simulator.

In addition to developing double auction bidding strategies, we investigate and discuss methods of an energy trader's **risk**. This can be done using such **financial** vehicles as futures and options contracts or through the inclusion of **risk** while judging strategies used in the market simulations described above. We discuss the role of fuzzy logic in the competitive electric marketplace, including how it can be applied in developing bidding strategies. Since competition promises to drive the power system closer to its operating limits, improvements in measurement and system control will be important. We provide an example of using fuzzy logic to do automatic generation control and discuss extensions that would make it superior to traditional controllers. Since the GENCO's fort; is primarily generating electricity, we examine unit commitment and discuss how to update it for the competitive environment. We discuss the role of unit commitment in developing bidding strategies, as well as, the role of bidding strategies in solving the unit commitment problem. Depending on the market structure adopted by a particular location, large amounts of bidding data may be available to regulators or market participants. Ideally, regulators could use this data to verify if the market is efficient. Market participants with access to this data might gain an advantage over their competitors if they could somehow determine their competitor's bidding strategy. We outline methods of automatically inferring other participants' **trading** rules based on historical data. Much of the work described here should aid in the design of effective operating procedures, **trading** strategies and profitable portfolios for energy producers.

13/7/9 (Item 9 from file: 35)

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01671059 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

TRADE , TRUST, AND NETWORKS : COMMERCIAL CULTURE IN LATE MEDIEVAL ITALY

Author: DAHL, GUNNAR

Degree: PH.D.

Year: 1998

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Search Report from Ginger D. Roberts

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The purpose of this dissertation is to describe the commercial culture of Italian merchants in the late Middle Ages. Methods of communication and the control of overseas **trade** are its main themes. Setting out from commercial field operations, as documented in the sources, its aim is to elucidate not only the practices and professional conduct of Italian merchants but also ideological and ethical values which may have influenced their daily work. The main sources are business letters, diaries, and commercial manuals from the period 1300-1500.

In spite of wars, piracy, plague, and a slow and unreliable mail system, Italian merchants ventured their capital on risky overseas **trade**. Superior commercial techniques-- **accounting** methods, bills of exchange, banks, insurance--have usually been used to explain their success. However, according to the author, other factors have to be emphasised. The Italian business community, which was geographically spread over most of Europe and the Mediterranean region, had mobilized a considerable social capital in which trust and reciprocity gave rise to efficient non-hierarchical forms of co-operation. Commercial **networks**, based on management by objectives, operated over large distances and were controlled by correspondence--a kind of remote control by instrumental writing. In particular the communication between a sedentary principal in Italy and his **agents** abroad is considered.

The daily work of the traders, middlemen, and **agents** is in focus, as are the imperfections of the medieval market. Commercial manuals show, for example, the enormous variety of products and systems of measures and weights that the medieval merchant had to handle, and we meet concepts such as test sales and market research that were applied over six hundred years ago. Other concepts dealt with are business philosophy, **risk** assessment, investments, 'cash management', planning, documentation, and purchasing. The relationship between the business community and the Church is also studied, in particular the question how the merchants managed to combine religious obligations with business realities. Another issue raised is whether old feudal bonds were transformed into commercial loyalties. Did traditional concepts--honour, virtue, dignity, good name--acquire new meaning in the commercial culture? In fact, the family became an enterprise, honour an ethical norm of business, and dignity a management tool. Finally, no particular change over time has been noted as far as basic norms and attitudes are concerned.

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01666746 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
LIMITED STOCK MARKET PARTICIPATION (LIMITED PARTICIPATION, EQUITY PREMIUM)
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Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)
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Source: VOLUME 59/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3567.

This thesis analyzes the effects of limited stock market participation on asset returns.

In Chapter 1, I argue that limited stock market participation should be considered an important part of the solution to the equity premium

puzzle. A simple condition is given under which the equity premium predicted by the standard CCAPM is only a fraction λ of the true equity premium generated by the process for consumption, where λ is the fraction of stockholders in the population. Correspondingly, estimating Euler equations involving stock returns without excluding nonstockholders will result in an estimate of relative risk aversion which is too high by factor $1/\lambda$. With an average value of λ of about 20 percent in postwar US data, this suggests limited stock market participation as a plausible explanation of the equity premium puzzle. I test this hypothesis using micro consumption data from the Consumer Expenditure Survey. The empirical results based on estimation of Euler equations show that **accounting** for differences in consumption patterns of stockholders and nonstockholders should be considered a major part of the solution to the puzzle.

To support this finding Chapter 2 uses micro data on income and asset holdings from the Panel Study of Income Dynamics to analyze reasons for nonparticipation and for heterogeneity in portfolio choice within the set of stock market participants. The focus of the chapter is on non- **financial** income. I find evidence of a strong positive effect of mean non- **financial** income on the probability of stock market participation and on the proportion of wealth invested in stocks conditional on being a participant. The volatility of non- **financial** income is found to have a strong negative impact on these two quantities. Both these results are consistent with the theoretical literature on portfolio choice in the presence of non- **financial** income. However, only a small or insignificant effect of the covariance of non- **financial** income with the stock market return on portfolio choice is present. This finding supports the results of Chapter 1 in the sense that a such effect (along with a short sales constraint on stocks) would tend to increase the covariance of nonstockholder consumption growth with the stock return relative to that of stockholders. Using three observations of portfolio choice, Chapter 2 furthermore provides new evidence of the importance of fixed participation costs on portfolio choice.

Understanding the main reasons for nonparticipation is crucial not only for having confidence in the results of Chapter 1. Stock market participation has increased dramatically in the postwar period with large potential effects on returns. Chapter 3 contains a general equilibrium analysis of the effect of limited stock market participation on asset returns. Using an OLG model, I first analyze the benchmark case of identical **agents**, no cost of entry, and an exogenous restriction on participation. The presence of a fixed cost of stock market entry is then assumed and different reasons for entry, corresponding to households being **distributed** along different characteristics, are analyzed. The model shows that the effect of higher participation is likely to be a stock market boom and a decrease in the equity premium if **risk** aversion is sufficiently low. (Copies available exclusively from MIT Libraries, Rm. 14-0551, Cambridge, MA 02139-4307. Ph. 617-253-5668; Fax 617-253-1690.) (Abstract shortened by UMI.)

13/7/11 (Item 11 from file: 35)
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01665788 ORDER NO: AAD13-91073
POLICY ISSUES IN MANAGEMENT OF PRIVATE ROADS INFRASTRUCTURE FINANCING : A CASE STUDY ANALYSIS
 Author: BEG, BABUR AZIZ
 Degree: M.A.
 Year: 1998
 Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)
 Adviser: JEFFREY NUGENT
 Source: VOLUME 37/01 of MASTERS ABSTRACTS.

PAGE 93. 118 PAGES

Technological advances, budgetary constraints and changes in regulatory regimes around the world have called into question the efficiency of state provision of roads infrastructure. However, the current mechanisms of franchising private toll roads around the world entail considerable transaction costs due to lack of transparency in the bidding process and misallocation of **risk** between the private and public sectors. The private toll road experiences in the United States, Mexico and Malaysia are reviewed. Suitably constructed Build, Operate, Transfer (**BOT**) franchising models can constitute efficient "share" contracts between the private and public sectors and are capable of addressing the aforementioned concerns. In addition, carefully planned **BOT** projects should add to **net** external **finance** and mitigate equity concerns associated with the private provision of infrastructure. A highway franchising model based on Least Present Value of Revenue (LPVR) auctions is proposed.

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01655931 ORDER NO: AAD98-40807
ESSAYS IN ECONOMICS: 1. PRE-COMMITTED GOVERNMENT SPENDING AND PARTISAN POLITICS. 2. INVESTMENT IN ENERGY EFFICIENCY: DO THE CHARACTERISTICS OF FIRMS MATTER? 3. INFORMATION PROCESSING AND ORGANIZATIONAL STRUCTURE
Author: WATKINS, WILLIAM EDWARD, JR.
Degree: PH.D.
Year: 1998
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, SANTA BARBARA (0035)
Source: VOLUME 59/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2631. 143 PAGES

1. Spending commitments requiring future outlays are important for understanding partisan politics because they prevent a conservative government from scaling back spending programs. In a one-government-good model, a "stubborn liberal" policy maker can use precommitted spending to prevent a later conservative government from imposing spending cuts. In a model where parties differ about spending priorities, re-election uncertainty creates a bias towards higher government spending and higher taxes.
2. The literature on energy efficiency provides examples of profitable technologies that are not universally adopted. Theory indicates that firms should undertake all investments with a positive **net** present value, and that the discount rate for computing the present value of a project should be the return available on other projects in the same **risk** class, not on characteristics of the firm. This model is tested by examining whether firms' characteristics influence their decision to join the Environmental Protection Agency's Green Lights program. A discrete choice regression is estimated over a sample of participating and non-participating firms. Missing values in the data matrix are replaced with multiple imputations using the EM algorithm. The results show that: (1) substantial improvements in the power of hypothesis tests can be achieved through imputation of missing data, and (2) characteristics of firms do affect their decision to join Green Lights.
3. Standard theories of the firm stress profit maximization as the foundation for derivation of predictable behavior. Yet evidence continues to accumulate that firms do not act as required by the neoclassical framework. Instead of being represented by ever more elaborate maximization models, the firm can be modeled simply as a **network** of information-processing **agents**. The actions of the firm are then a function only of the **network** structure and the information-processing

capabilities of the **agents** . This approach can be used to explain a number of features of organizational behavior. It also suggests that derivation of the optimal organizational structure may be computationally complex, with a number of implications for economic theory and policy development.

13/7/13 (Item 13 from file: 35)
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01636076 ORDER NO: AAD98-28425
RESPONSES TO RISK -BASED INSURANCE PREMIUMS IN THE BANKING INDUSTRY
(INSURANCE PREMIUMS, FINANCE)
Author: LEE, SEOKWEON
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Year: 1998
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Supervisor: DALE K. OSBORNE
Source: VOLUME 59/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 881. 99 PAGES

This dissertation investigates how **Risk** -Based Insurance Premium (RBIP) affects the moral hazard **risk** -taking incentives of banks. We find that RBIP appears to be effective in significantly reducing the systematic **risk** -taking incentives of the banks. Considering that banks' asset portfolio is, necessarily, a largely systematic **risk** -related one, the significant decrease in their systematic **risk** -taking incentives provides some evidence for the effectiveness of RBIP. However, with respect to the nonsystematic **risk** -taking behavior, the results generally indicate statistically insignificant decrease in the **risk** -taking incentives after RBIP. To well-diversified investors who can diversify nonsystematic **risk** away, nonsystematic **risk** may not be a **risk** any more. However, to maintain a sound banking environment and to reduce the riskiness of the individual banks, this result implies that regulatory **agents** should monitor the banks' nonsystematic **risk** -taking behavior more frequently, as long as it is positively related to the banks' failures. Banks with lower moral hazard incentives as those with smaller asset size and higher capital ratio. The main result for this test is that, with RBIP, the decrease in the **risk** -taking incentives of the banks with higher moral hazard incentives (larger asset-size and lower capital-ratio banks) is less than that of the banks with lower moral hazard incentives (smaller asset-size and higher capital-ratio banks), with respect to both systematic and nonsystematic **risk** -taking measures. Furthermore, the change in the nonsystematic **risk** -taking incentives of the banks with higher moral hazard incentives is rather mixed, while their systematic incentives are decreased. These findings imply that the regulatory **agents** should allocate more time and effort toward monitoring the banks with higher moral hazard incentives, in particular, their nonsystematic **risk** -taking behavior. We also test whether the banks, whose **risk** -taking incentives decrease more with RBIP, could adjust interest rate profit margins in a more profitable way than other banks. The result of this test indicates that the banks, whose **risk** -taking incentives decrease more with RBIP (banks with the lower capital ratio and higher **risk** level), tend to adjust **net** interest margins more profitably than other banks. Thus, those banks could shift part of the costs of RBIP to the bank customers. That is, bank customers, collectively, bear at least part of the RBIP tax. However, this compensation of the decreased expected profits by adjusting **net** interest margins more profitably is not great enough. Thus, the stock returns of those banks are more adversely evaluated than those of the banks with higher capital ratio and lower **risk** level.

13/7/14 (Item 14 from file: 35)

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01635569 ORDER NO: AAD98-27165

ESSAYS ON INTERNATIONAL RISK SHARING AND INTERNATIONAL TAX COMPETITION

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Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

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Source: VOLUME 59/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 913. 103 PAGES

This dissertation is composed of four essays, two (essays 3 and 4) on international **risk** sharing, the other two (essays 1 and 2) on international tax competition. Essay 1 analyzes the equilibrium of a tax competition game between sovereign governments. It employs a two-country, two-period model where the two countries have identical economies. The government in each country levies a source-based tax on capital income to make a lump-sum transfer to its own citizens or **finance** a local public good. It is shown that symmetric Nash Equilibria (SNE) always exist in the model.

Essay 2 extends the model in essay 1 by assuming that **agents** in each country have different valuations of the public good, and studies the politico-economic equilibrium of tax competition. In the extended model, there is one more stage of the game, that is, a stage where consumers *qua* voters first select a policy-maker, who then sets capital taxes.

Essay 3, based on a simple extension of the model in essay 1 by assuming that the individual second-period income in each country is stochastic, examines the connections among asset markets, fiscal policy (tax policy in the essay), and economic welfare in a two-country world economy. The presence of asset markets plays two roles in the analysis. First, it enables the private sector to diversify away country-specific income **risk**, and hence yields direct gains to consumers from **trade** in risky assets. Second, it affects optimal tax policy in each country.

Essay 4 examines the effects of asset markets on commercial policy (tariffs in the essay) and economic welfare in a two-country, two-good, pure exchange world economy. The underlying theme of the analysis is the same as that in essay 3: International **risk** sharing has both the direct and indirect effects on a country's welfare. The determinants of the indirect effect is analogous to those in essay 3. However, in this essay, tariffs in one country affect adversely the other country's welfare. Therefore, the indirect effect works with or against the direct effect, depending on whether international **risk** sharing reduces or raises the level of tariffs in the other country. In case where the indirect effect works against the direct effect, the **net** welfare effect of international **risk** sharing is ambiguous. (Abstract shortened by UMI.)

13/7/15 (Item 15 from file: 35)

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01608268 ORDER NO: AAD98-10140

ASSET VALUATION AND PORTFOLIO CHOICE WITH UNCERTAIN MEAN RETURNS

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Source: VOLUME 58/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3647. 80 PAGES

A series of studies in the 1980's and 1990's found that returns of assets traded in **financial** markets are not independent and identically **distributed** (i.i.d.). Thus, it is important to investigate an investor's behavior and equilibrium price dynamics under non-i.i.d. returns assumptions. This thesis tries to address these problems by assuming that the parameters of asset price processes and the firm's dividend process are modeled by a continuous-time Markov chain.

In Chapter 1 and 2, we study the effects of errors of estimation of the parameters. Chapter 1 considers optimal portfolio for a setting in which the mean returns of a risky asset depend on an unobservable variable, which is defined as a continuous-time Markov chain. Investors infer the current mean returns of risky assets from observations of their prices. An optimal portfolio for the power-utility investor with a particular **risk**-aversion coefficient is computed. Under these assumptions, the optimal portfolio has a **hedging** component against estimation risks. The properties of this optimal portfolio are studied both analytically and numerically.

In Chapter 2, effects of estimation risks on equilibrium prices are studied. We consider a continuous-time representative **agent** economy with one consumption good, which is produced by a single firm. The dividend process paid by the firm is the primitive source of uncertainty in the economy. The mean growth rate of the dividend process is a continuous-time Markov chain, about which the investor draws inference from observations of realized dividends. It is shown that the equilibrium price processes are substantially different from the primitive source of uncertainty when a representative- **agent** has power utility and **hedges** against estimation risks.

In Chapter 3, we consider the optimal portfolio and equilibrium prices under the complete observations assumption, in which all related parameters of the stochastic processes are observable. Since parameters are modeled by a Markov chain, information is not revealed in a continuous manner. Price changes will not be continuous due to the inherent discontinuity of a discrete state space model. The optimal portfolio is studied in the first half of this chapter, and the equilibrium price process is studied in the second half.

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01468790 ORDER NO: AADAA-I9608724
OVERSEAS CHINESE BUSINESS NETWORKS : EAST ASIAN ECONOMIC DEVELOPMENT IN HISTORICAL PERSPECTIVE
Author: HUI, PO-KEUNG
Degree: PH.D.
Year: 1996
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BINGHAMTON (0792)
Source: VOLUME 56/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4521. 332 PAGES

This study investigates the formation and transformation of overseas Chinese business **networks** in the East Asian region from a long historical perspective. It emphasizes the role of the geopolitical context and of the activities of the overseas Chinese in shaping the economy of the region. As such, it departs from studies that trace the success of capitalism in the region to its cultural heritage--Confucianism--as well as from studies that take the nation state as the unit of analysis of social and economic development.

Borrowing from Fernand Braudel's conceptualization of historical capitalism and from Takeshi Hamashita's regional approach, the dissertation argues that the extraordinary economic growth of East Asia over the last 30

years would have not been possible without the existence of a strong and extensive overseas Chinese business **network**, which began to form as early as the eleventh century. Being a marginal **trading** minority and sojourners in most parts of East Asia, the overseas Chinese developed into **risk**-taking entrepreneurs who have aggressively participated in regional **trade**. The long history of the dominance of the Chinese tributary system over East Asia also facilitated the development of the overseas Chinese businesses, which were the only **agents** with a strong China-link. Moreover, the early development of these extensive Chinese **trading networks** have forced both Western powers and Japanese business to rely heavily on the overseas Chinese commercial intermediaries throughout the region. As a result, the transformation of East Asian societies and economies under the impact of European and Japanese colonial rule have strengthened further the position of Chinese business **networks**. This, in turn, provides a clue for the understanding of the flourishing of the recent overseas Chinese economies.

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01460696 ORDER NO: AADAA-I9605046
ESSAYS ON THE APPLICATION OF LEARNING TOOLS TO NON-LINEAR PROBLEMS IN ECONOMICS AND FINANCE
Author: KELLY, DAVID L.
Degree: PH.D.
Year: 1994
Corporate Source/Institution: CARNEGIE-MELLON UNIVERSITY (0041)
Supervisor: STEPHEN E. SPEAR
Source: VOLUME 56/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4087. 115 PAGES

The dissertation consists of three essays. In the first essay, we examine a general class of non linear self-referential economies in which **agents** use least squares learning to forecast and update their beliefs, given an arbitrary vector of past state variables and forecasts. We find conditions for which least squares learning converges to adaptive rules. These conditions are similar to conditions found by Grandmont (1985) and Guesnerie & Woodford (1989) for convergence of adaptive rules to stationary equilibria. We further show these conditions enable expectations to be "trained" in the sense of Marimon, Spear, & Sunder (1991).

In the second essay, we examine a representative **agent** using neural **networks** to forecast in a single good non-linear, first order self-referential model. We first consider intermediate stage learning, where **agents** update the forecasting rule every τ periods. We show that, in theory and simulations, the learning rule does not converge to the rational expectations equilibrium (REE) or to rational bootstrap equilibria. We next consider two-stage learning, where **agents** learn the functional mapping between the current forecast function and the previous forecast function. We show that, in theory and simulations, the two stage learning rule converges to the REE.

In the third essay, we use a neural **network** to statistically approximate a valuation function for American put options with real data. The neural **network** valuation function is twice differentiable, and provides an instantaneous approximation of the American put options using a set of multiple state variables. We use the neural **network** valuation function to form **hedged** portfolios for American put options against changes in the stock price, the delta of the stock price, and interest rate.

13/7/18 (Item 18 from file: 35)

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01459663 ORDER NO: AADAA-I9602680

ESSAYS ON FINANCIAL REGULATION (MEXICO)

Author: NARANJO, MAURICIO

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Chair: GEORGE A. AKERLOF

Source: VOLUME 56/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4077. 195 PAGES

This dissertation is an analysis of **financial** market's regulation. Essay I develops a model of the **financial** market, and designs a mechanism to regulate it. The model is a principal- **agent** framework for studying the asymmetric information and systemic **risk** problems faced by a **financial** regulator. A **financial** market crisis is generated as an increasing function of the number of debt and derivatives defaults. The mechanism prevents a **financial** collapse by avoiding all defaults. The solution regulates the system, in the debt market through a capital requirement, and in the derivatives market through an auction of rights. The equity market self-regulates after becoming an information-intensive market.

The structure and regulation of a market determine its performance. Essay II shows that in the **financial** market, structure and regulation determine the cost of intermediation, one measure of **financial** performance. A statistical exercise shows that the cost of intermediation increases with the concentration of the **financial** industry, and with the percentage of equity **financing** in the economy. The cost of intermediation decreases with the internationalization of the industry, the average size of **financial** institutions, the use of derivatives, and the reduction of barriers to horizontal integration.

Essay III is a case study of the integration of the Mexican **financial** market into the international **financial** system, under the deregulation and NAFTA framework. Regulation is analyzed as a problem of adoption of and coordination with international standards, requirements of integration into the international **financial network**. Mexican **financial** regulation should require standards that reduce asymmetric information, and hence, reduce costs of intermediation, and it should avoid those standards that increase systemic **risk**.

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01430791 ORDER NO: AADAA-I9532221

INITIAL PUBLIC OFFERINGS OF EQUITY: A MARKET FOR INFORMATION EXAMINED FROM A TRANSACTION COST ECONOMICS PERSPECTIVE

Author: KLEMM, ROBERTA ELLEN

Degree: PH.D.

Year: 1995

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: ELIZABETH E. BAILEY

Source: VOLUME 56/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1976. 162 PAGES

Public ownership provides liquidity, lowers future capital costs, enhances strategic flexibility, and sets into motion a complicated process of **financial** intermediation, regulation, and market activity. Informational limitations faced by buyer and seller that turn a simple market mechanism into a panoply of economic adjustments and solutions. The basic exchange of investor capital for issuer equity gives rise to a

network of bilateral exchanges, each with its own transaction function Signals, certification, **agents**, contracts, as well as adverse selection, opportunism, and moral hazard all play a role in establishing an equilibrium price. Despite this, Franklin Allen (1993) and Oliver Williamson (1988) find equity markets have informational and governance advantages in asymmetric estimates of firm value.

This dissertation on IPOs is composed of three parts--a presentation of the whole IPO process, and then the two key transactions are examined separately. Part 1 establishes the information characteristics of IPOs and sets forward the TCE principles. The IPO process is defined in terms of transacting dimensions, information requirements, and governance structures. The governance structures highlight the narrowing need for regulatory intervention. Part 2 focuses on the issuer- **investment** banker bilateral exchange. The intermediation process begins with a commitment to a contractual form. The role of uncertainty on the choice of contract is tested with a logit model. A nested model, restricting size-of-offering is also tested. The overriding concern for the **investment** banker is the use of the funds raised. An update examines the evolving nature of the intermediation contract, as the differences between the contacts blur, with each taking on desirable characteristics of the other. Part 3 focuses on the market exchange. Underpricing is a reaction of the market to the fixed price offering. I measure the **risk** and return in IPOs, using a structure equation model with latent variables (LISREL). The level of uncertainty is found to have a positive relationship with underpricing.

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THE VALIDITY OF MULTIMEDIA RETRIEVAL SYSTEMS FOR MARKETING AND SALES

Original Title: DE LEVENSVATBAARHEID VAN MULTIMEDIALE RETRIEVAL SYSTEMEN
VOOR MARKETING EN SALES

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NETHERLANDS) (0951)

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2264 XZ LEIDSCHEENDAM, THE NETHERLANDS

This Ph.D. thesis addresses the issue of the viability of multimedia retrieval systems (MRSs) for marketing & sales (M&S), i.e. multimedia systems with a clear retrieval component, that support one, or more, M&S processes. Multimedia means that multiple information types, such as speech, music, text graphics, stills animation and video, are used in an integrated manner. Today, M&S is one of the most viable application domains for multimedia technology. Viability, being able to survive under business conditions, is a very important issue for every investor in multimedia systems, therefore this study focuses on increasing insight into viability, and factors influencing viability, to improve MRSs for M&S and the way they are developed. An overview of potentially viable MRSs for M&S is given on the basis of extensive case research. Subsequently, business aspects, functional aspects and implementation aspect of MRSs are discussed, such as the multimedia communications archive for storage and retrieval of corporate advertisement material, tele-sales **assistant** for support of telephonic sales personnel, a multimedia business catalogue offering the possibility of tele-ordering to business customers, multimedia promotion

system at a **trade** fair stand, multimedia aided instruction for training marketing and sales staff, and the virtual market. The virtual market is the most appealing system, as it offers flexible support for all types of information services and meets the demands of heterogeneous groups of private and business customers.

Insight into the viability of MRSSs for M&S is given by describing experimental findings with regard to the added value of multimedia, and by presenting the results of a qualitative survey of business objectives and success/ **risk** factors for projects investigated.

Experimental findings indicate that multimedia adds entertainment value as respondents experience it as fun, enjoyable and attractive. Perceptions about the effectiveness of multimedia and multimedia retrieval are, however, more positive than can be concluded from experimental findings. The belief in multimedia has clearly taken the form of a paradigm, which needs to be corrected. Experimental findings suggest that multimedia systems are only effective for information and knowledge transfer if a high level of multimodality is combined with a high level of **man** -machine interactivity, adequate use of mental reference models, good quality of information representation and if audio, video, text and graphics, etc. are used congruently.

Some of the success/ **risk** factors, identified as critical for the viability of MRSSs for M&S, are seen as multimedia specific; for example, the technological complexity of multimedia projects, the scarcity of necessary multimedia expertise, too little standardisation of multimedia products, and the innovative image of multimedia systems. The results of quantitative surveys, expert assessments and cost benefit analyses suggest that most MRSSs are viable today; they are perceived as effective; and for the case of a multimedia communications archive and tele-ordering multimedia business catalogue, it has been shown that a very high return on **investment** is possible. Only the virtual market can not today be seen as economically effective and viable; experts believe it will take about 5-10 years before this will be the case. This implies that multimedia service providers and M&S firms that want to survive the shift from service competition to information competition in the next century, have to prepare themselves for the virtual market now, to be ready for an awakening market in about 5 years and a profitable market in about 10 years from now.

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01402738 ORDER NO: AADAA-I9511257
CREDIT SCHEMES FOR MICROENTERPRISES: MOTIVATION, DESIGN AND VIABILITY
Author: BENJAMIN, MCDONALD PHILLIP, JR.
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Year: 1994
Corporate Source/Institution: GEORGETOWN UNIVERSITY (0076)
Mentor: ADHIP CHAUDHURI
Source: VOLUME 55/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3591. 222 PAGES

Although employment in microenterprises is expanding rapidly in developing countries, microentrepreneurs have limited access to formal savings, credit and insurance services. Since they cannot insure fully against idiosyncratic **risk** or obtain sufficient resources for investments with high **net** economic benefits to society, Pareto efficiency does not hold. Even constrained Pareto efficiency is unlikely, given the externalities, endogenous information and incomplete markets that characterise developing economies' **financial** markets. We therefore motivate non-market interventions on efficiency grounds.

We analyse a key aspect of the design of microlending operations with a moral hazard model that considers under what conditions group lending is

superior to loans to individuals. If banks can monitor borrowers' investments intensively, group lending is inadvisable as it passes on **risk** to borrowers that the bank can readily absorb. Under asymmetric information, we find that even if **agents** pursue investments with uncorrelated returns, provide no assistance to each other and borrow in groups that do not reduce transaction costs, group lending schemes involving interlinked contracts are still justified when there is some cooperation between **agents**. Without cooperative behaviour, group lending fails to outperform individual loans. Thus lenders should adopt practices that foster cooperation, e.g., let borrowers form the groups, keep the same group together over time, and offer short term, frequently repeated loans.

We consider whether banking for the poor can be viable by adapting and applying Yaron's subsidy dependence index (SDI) to 13 microlenders. We find that ADEMI's operations in the Dominican Republic confirm that banking for the poor can be profitable. Furthermore, most other microlenders' reliance on subsidies has fallen steadily, although econometric analysis reveals that this is mainly because their use of subsidies has increased less rapidly than their scale of operations. Nonetheless, some of the sample microlenders have excellent prospects for viability.

Our theoretical and empirical findings support our thesis, namely that there are efficiency considerations that justify banking operations targeted at the poor and that properly designed banking schemes for the poor can be economically viable.

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01399453 ORDER NO: AAD95-07945
TRADE FINANCING RESTRICTIONS AND POLITICS: IMPLICATIONS FOR COUNTRY
RISK
Author: FIKE, DAVID JOSEPH
Degree: PH.D.
Year: 1993
Corporate Source/Institution: UNIVERSITY OF MARYLAND (0117)
Chairperson: ROGER BETANCOURT
Source: VOLUME 55/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3272. 135 PAGES

International credit markets are characterized by potential debt repudiation without formal contract-enforcement mechanisms. In such an environment, creditor penalties and domestic politics are thought to be significant influences on the debt service decision. This study assumes heterogeneous **agents** make fully-informed, forward-looking expectations of future government policies which result from a Nash-type competition between political parties with different objectives. In an environment in which costs--both from **trade financing** restrictions incurred for partial repudiation and from "taxes" imposed to service debt--are **distributed** non-uniformly across **agents**, the model is solved for equilibria levels of external debt service. Analytical results imply: (i) the use of bank-supplied **trade financing** is positively related to expected levels of debt repayment and (ii) the political influence of users of **trade financing** is positively related to expected levels of debt repayment. Empirical investigation, using panel data covering a total of seventeen countries whose debt is currently traded on secondary markets, finds statistical evidence to support the propositions mentioned.

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01379497 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

ESSAYS ON CREDIT RATIONING USING CONTINGENT CLAIMS ANALYSIS

Author: CRAIGWELL, ROLAND CLAIRMONTE

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Source: VOLUME 55/04-C OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1066.

This thesis uses analytical tools from the corporate **finance** literature--namely contingent claims analysis--to examine some causes, implications and solutions of the credit rationing phenomenon. Chapter 2 briefly surveys this approach. There, it is argued that one of the main advantages of utilising this methodology is that it accounts explicitly for the real world observed feature of limited liability of **agents**. Chapter 3 demonstrates that with limited liability modelled in this way, information based credit rationing by loan size results as a consequence of different perceptions of **risk** behaviour, as well as divergent expectations of default, among lenders and borrowers. In Chapter 4 information rationing by exclusion is shown to be possible in this framework only if collateral is an asset outside the firm. Along with interest rates and outside collateral, leverage of the **investment** and maturity of the loan are also shown to have adverse selection and incentive effects. In Chapters 5 and 6, respectively, the impact of loan policy on capital accumulation and portfolio choice is analysed. The effect on **investment** is shown to depend on the possibility and nature of the default probability function. The influence of loan policy on portfolio allocation depends on the nature of the borrowing constraints and on the form of the information existing between lenders and borrowers. Chapter 7 explains the usefulness of loan sales in both unit and universal banks as a way of mitigating the credit rationing problem. It is shown that loan sales with recourse can increase a bank's incentive to invest in projects which have **net** positive present value and this role may be enhanced when there are information asymmetries and bank regulations.

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01349226 ORDER NO: AAD94-11315

DERIVATIVE SECURITIES: ISSUES IN VALUATION AND MARKET MICROSTRUCTURE

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Degree: PH.D.

Year: 1993

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BUSINESS ADMINISTRATION (0868)

Source: VOLUME 54/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4202. 138 PAGES

In this thesis, we investigate issues related to the microstructure and valuation of derivative securities.

In Chapter 2, we investigate the microstructure of options markets. Specifically, we examine the effects of the listing of call options on the market for the underlying stock. In the presence of the options market, informed **agents** have two markets (the stock and the options markets) in which to **trade**, and their choice of an optimal **trading** strategy will affect the prices in the two markets. Thus, call option listing will affect the bid-ask spreads and volatility of the underlying stock, as well as market informativeness and efficiency. We show that the listing of call options leads to a decrease in the volatility and bid-ask spreads in the stock market, and that market efficiency (speed with which prices reflect

information) increases with options listing.

In Chapter 3 we look at the pricing of swaptions. We first demonstrate the similarity between floating-for-fixed and fixed-for-fixed cross-currency interest rate swaptions and certain options on foreign bonds. Then we use this result and an assumption of negative lognormally **distributed** forward bond prices and an assumption of lognormally **distributed** exchange rates to get a closed-form solution for the pricing of these currency swaptions. We also derive parity relationships for these swaptions.

In Chapter 4, we build a theoretical model to see how credit **risk** can possibly affect swap rates, and then test this model empirically. There are two types of credit **risk** that can affect swap rates, bank credit **risk** and counterparty credit **risk**. To the extent that bank credit **risk** affects LIBOR, it will affect swap rates. If this **risk** is important, we show that there will be a positive relationship between swap spreads and bank credit spread. If counterparty credit **risk** matters, we show that there will be a negative relationship between the swap spread and the slope of the term structure. As the slope changes, the balance of payments between the counterparties changes. In an upward sloping term structure regime, the swap rate will be above the short-term interest rates, and below the long-term rates. Thus, the fixed-rate payer will pay initially, and receive later payments. This imbalance of payments works against the fixed-rate payer, and the fixed swap rate will be lower to compensate the fixed-rate payer. The opposite holds in a downward-sloping term-structure regime. Further, we show that this relationship becomes more negative for longer swaps. Next, we test daily interest rate swap price data from 5 countries (the U.S., the U.K., Japan, Germany and France). Our results indicate that bank credit **risk** is not priced in swap rates. On the other hand, counterparty credit **risk** is significantly priced into swap rates. (Abstract shortened by UMI.)

13/7/25 (Item 25 from file: 35)

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01290770 ORDER NO: AAD93-15509

**AN ANALYSIS OF THE MARKET FOR FUTURES COMMISSION MERCHANT SERVICES
(BROKERAGE SERVICES)**

Author: TORZ, RICHARD J.

Degree: PH.D.

Year: 1993

Corporate Source/Institution: CITY UNIVERSITY OF NEW YORK (0046)

Adviser: RONALD W. ANDERSON

Source: VOLUME 54/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 272. 89 PAGES

Futures commission merchants (FCMs) are integral members of the futures industry in that they typically act as **agents** for customers in futures markets through the provision of brokerage services. As compensation for this activity, FCMs charge competitively-determined commissions per round turn per contract to their **clients**. Hence, their primary function is to behave as brokers for outside futures traders.

Sometimes, FCMs engage in proprietary **trading**; in other words, they act as principals and **trade** for their own accounts. In this instance, FCMs act as dealers and attempt to earn income from profitable speculative **trading**. This practice is often referred to as dual **trading**.

However, the major dealers in futures markets are not FCMs but rather floor traders, or market-makers. They tend to **trade** by attempting to turn over their open positions as quickly as possible, usually within a few minutes, and hopefully profit from the successful anticipation of futures price movements. Hence, they are often referred to as scalpers and provide both liquidity and immediacy in futures **trading** while earning income by

trading the bid-ask spread in futures markets.

This study is an attempt to provide a framework for a beginning analysis on the microstructure of the market for FCM services. In particular, it examines questions dealing with the determination of commissions charged by FCMs in futures trading, factors which may signal the potential existence of a trade-off between commissions and bid-ask spreads in futures markets, and the effects of FCM behavior on liquidity and the costs of transacting in futures trading. A simple model of transactions costs in futures markets is developed which attempts to both theoretically and empirically analyze all of the above issues while taking into account the effects of demand shifts, risk differentials, and margins. Several hypotheses are postulated with regards to these issues. The statistical results derived from the estimation of the model developed generally tend to support these hypotheses.

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01275492 ORDER NO: AADNN-70576
SEX ALLOCATION IN THE TWO-SPOTTED SPIDER MITE (TETRANYCHUS URTICAE) (MATE COMPETITION)
Author: ROEDER, CHRISTINA M.
Degree: PH.D.
Year: 1991
Corporate Source/Institution: QUEEN'S UNIVERSITY AT KINGSTON (CANADA) (0283)
Source: VOLUME 53/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 5056. 113 PAGES
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The continuing proliferation of sex allocation theory in the literature is creating an increasing gap between theory and empirical evidence. In an attempt to narrow this gap somewhat I have examined some aspects of sex allocation control in *Tetranychus urticae*, a haplodiploid spider mite. I found that maternal sex allocation is biased towards females in terms of energy investment in female offspring (female eggs are significantly larger than male eggs) and relative numbers of females produced. Local mate competition plays a significant role in determining the female biased sex ratios produced by spider mites. Females decrease their progeny female bias with an increase in the number of ovipositing females in a patch. Given this propensity to control sex ratio, spider mites evolutionary sex allocation strategy should be limited only by their ability to assess relevant cues. Theoretically, a mother should adjust her sex ratio in response to the number, sex and relatedness of foreign eggs in a patch. My empirical work provides evidence that *T. urticae* produce a more female biased sex ratio when they oviposit in patches with kin than when their patch mates are non-kin. This is consistent with theoretical predictions and indicates that some form of individual recognition exists, either genetically based or learned by association. Females alter their progeny sex ratio only in response to the presence of other ovipositing females in a patch, not their eggs, webbing, frass, or any other effects on host plant condition produced by patch mates. Females do not respond to the sex of foreign eggs in a patch. Changes in the number of patch mates during the ovipositional period are assessed by females and result in a change in sex ratio strategy in general accordance with the local mate competition model predictions. My work with male mating success indicates that despite the overall female bias in sex ratio, more males are produced, particularly by solitary mothers, than seem necessary. This apparent over-production of males may be a form of bet hedging by mothers, in anticipation of the arrival of other ovipositing patch mates. Spider mite populations are structured such that there is not only potential for local

mate competition among males but also local resource competition among females. I speculate that local resource competition in **spider** mites is likely mitigated by dispersal of some female offspring from the natal area, rather than mothers investing less in female progeny. There is still much variation in **spider** mite sex allocation that eludes explanation and warrants further investigation.

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01259653 ORDER NO: AAD93-03242
A COLLECTION OF PAPERS IN ECONOMETRIC THEORY (HETEROGENEITY
HETEROSKEDASTICITY, VARIANCE FORECASTS)
Author: KAMSTRA, MARK JACK
Degree: PH.D.
Year: 1992
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, SAN DIEGO (0033)
Chair: HALBERT WHITE
Source: VOLUME 53/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3322. 130 PAGES

This paper is motivated by concern for the complications associated with unmodeled heterogeneity: inefficient estimation and the invalidation of classical inference. Most available tests for heteroskedasticity require information about the form of the heteroskedastic effect, or other restrictions, but economic theory seldom provides such information. A test for heterogeneity of unknown form is proposed in this paper that makes use of flexible functional forms. Wald's method of constructing test statistics is employed so that only weak restrictions on the dependency and heterogeneity of the data are required to derive this test statistic's limiting χ^2 distribution. Monte Carlo simulations are used to investigate the small sample properties of this and several alternative procedures.

This paper is motivated by concern for the complications associated with unmodeled heterogeneity: inefficient estimation and the invalidation of classical inference. Most available tests for heteroskedasticity require information about the form of the heteroskedastic effect, or other restrictions, but economic theory seldom provides such information. A test for heterogeneity of unknown form is proposed in this paper that makes use of flexible functional forms. Wald's method of constructing test statistics is employed so that only weak restrictions on the dependency and heterogeneity of the data are required to derive this test statistic's limiting χ^2 distribution. Monte Carlo simulations are used to investigate the small sample properties of this and several alternative procedures.

The consistent estimation of the conditional variance of stock return data is critical to the efficient pricing of risky assets for **risk**-averse **agents**. Popular methods such as GARCH and ARMA modelling of squared residuals are pragmatic choices subject to the criticism that these may misspecify the conditional variance process. It is possible to consistently estimate an unknown function of a known information set making use of a flexible functional form, the neural **network** function. The availability of consistency results for this flexible form motivate it as an alternative to GARCH and ARMA models, and favorable evidence is provided.

Fundamental to all such modelling attempts is the stability of the conditional variance process, but this is rarely investigated. Extensive out-of-sample testing for evidence of nonstationarity is carried out here.

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01254852 ORDER NO: AAD92-37392

AN ANALYSIS OF AGENT COMPENSATION FOR RISK BEARING (COMPENSATION)

Author: TOYNE, MICHAEL FRANCIS

Degree: PH.D.

Year: 1991

Corporate Source/Institution: UNIVERSITY OF ARKANSAS (0011)

Director: JAMES A. MILLAR

Source: VOLUME 53/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2924. 110 PAGES

This study examined the relationship between executive compensation and the **risk** of executive compensation streams. The main proposition was that total compensation paid to executives through their compensation contracts is related to compensation **risk**. Four elements of compensation **risk** were identified and tested: (1) the **risk** of stock based compensation measured by the coefficient of variation of stock returns, (2) the **risk** of **accounting** based compensation measured by the lack of ability of executives to smooth reported **net** income, (3) executive influence measured by a multiplicative variable of assets, tenure and ownership, and (4) compensation insurance measured by the presence of golden parachutes in executive compensation contracts.

Statistical tests performed on a sample of CEOs of New York based, Fortune 500 firms provided general support for the proposition that executive compensation contracts respond to elements of compensation **risk**. Executive compensation was negatively related to **accounting** based **risk**. This result is consistent with Healy (1985) and DeAngelo (1986, 1988) who argue that executives manipulate reported **net** income to increase compensation from **accounting** based bonus programs. Executive compensation was positively related to executive influence in the firm and to the presence of golden parachutes in executive compensation contracts. These results are consistent with the thesis that executives use their influence to dictate the terms of their compensation contracts (Finkelstein and Hambrick (1988, 1989) Ungson and Steers (1984)). No relation was found between executive compensation and stock based **risk**. Subsequent tests provided evidence that executives avoid stock based **risk** by influencing the composition of their compensation contracts so that compensation is received from **accounting** based bonus programs where **risk** may be subject to executive influence. It appears that if stock based **risk** is not avoided, executives require golden parachutes.

The evidence shows that the level of executive compensation is sensitive to elements of compensation **risk**. The study also indicates that the relationship between the level of compensation and elements of compensation **risk** are subject to executive influence. Therefore, the executive labor market is not likely to be an effective vehicle for disciplining executives and reducing agency conflicts (Fama (1980)).

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01167815 ORDER NO: AAD91-22107

THE IMPACT OF THE CAPITAL-RAISING PROCESS AND MANAGERIAL COMPENSATION ON FIRM VALUE: A TEST OF THE PRINCIPAL/ AGENT ALIGNMENT HYPOTHESIS

Author: WEAVER, RICHARD ROSS

Degree: PH.D.

Year: 1991

Corporate Source/Institution: UNIVERSITY OF KENTUCKY (0102)

Director: DENNIS T. OFFICER

Source: VOLUME 52/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1025. 253 PAGES

Empirical evidence illustrates a non-positive average market response to the announcement by a company of the intent to raise capital by public security offering irrespective of security type. This response is troubling to managements with positive **net** present value projects to **finance** but inadequate **net** operating cashflows and economists who suggest the market efficiently prices offerings. Current economic theory concerning capital structure fails to adequately explain this reaction.

The objective of this research is the examination of this market response to announcement of security offerings conditioned by public information concerning the alignment of **financial** interests between investors (principals) and firm management (**agents**). The Principal/ **Agent** Alignment Hypothesis suggests investors substitute a signal of the degree of parallel management **financial** interests for the lack of insider knowledge concerning the quality of executive decisions. This substitution results in a discriminating response to offering announcements which is positively related to the degree of alignment. Executives whose personal wealth is exposed to the same **risk** as shareholders have incentives for self-interested decisions which are also in the best interest of shareholders and establish a degree of principal/ **agent** alignment of **financial** interests.

A screened sample of firms traded on the American and New York Stock Exchanges making offering announcements between 1976 and 1985 for straight debt, convertible debt, preferred stock, convertible preferred and common stock was selected. The market response, event period two-day abnormal return, was examined in light of the distribution of firm-related compensation of the Chief Executive Officer (CEO) and All Officers and Directors as a Group (AOD) of the offering-firms.

Although some results are obtained which are consistent with the Main Hypothesis, contrary to expectations, the market response to straight debt is independent of the distribution of firm-related compensation and the results associated with preferred (AOD), convertible preferred (AOD) and common stock offering announcements indicate a significant negative relationship. Such results indicate traditional compensation contracts for aligning the interests of management and shareholders are viewed as counter productive by investors.

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01150451 ORDER NO: AAD91-11311
ESSAYS ON THE CORPORATE TAX POLICY EFFECTS ON INVESTMENT AND FINANCING CHOICES (TAX POLICY, ABANDONMENT, ACCOUNTING)
Author: LANDER, JOEL MARTIN
Degree: PH.D.
Year: 1990
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, LOS ANGELES (0031)
Chair: JACK HIRSHLEIFER
Source: VOLUME 51/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3855. 136 PAGES

In this thesis, I examine tax policy effects on firms' **investment** and **financing** decisions and on social welfare. In the first essay (Chapter 2), I examine the tax bias in favor of debt **financing** . Contrary to the traditional view, this policy could encourage firms to choose less risky projects. If so, such a policy would increase social welfare, because it helps solve a principal- **agent** problem between firms and their non-owner shareholders--customers, suppliers, employees, and government.

In the second essay (Chapter 3), I examine abandonment tax provisions. Firms can obtain a **net** present value tax savings, because they are

allowed to accelerate scheduled deductions to the year of abandonment. This option encourages firms to make **risk**, time horizon, and capital structure decisions in a manner that differs from conventional thinking and previous findings.

In the third essay (Chapter 4), I examine why a firm would choose a seemingly unfavorable **accounting** procedure, such as FIFO instead of LIFO and straight-line instead of accelerated depreciation. My theory is that such choices help to align manager and shareholder interests and that this mechanism is most important when managers have an informational advantage over shareholders. I present empirical evidence that shows a link between the magnitude of information asymmetry and the choice of a seemingly unfavorable **accounting** procedure.

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01120693 ORDER NO: AAD90-24944

FORAGING IN A RANDOM ENVIRONMENT: A STOCHASTIC DYNAMIC PROGRAMMING APPROACH

Author: NEWMAN, JONATHAN ADAM

Degree: PH.D.

Year: 1990

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT ALBANY (0668)

ADVISER: THOMAS CARACO

Source: VOLUME 51/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1615. 196 PAGES

I present mathematical models of three problems concerning foraging in a random environment. In Chapter One I consider how a forager should exploit resources that are **distributed** in patches where the gain within patches is a decelerating function of time and where the animal is exposed to the threat of predation. This model predicts that when predation hazard increases, foragers should spend more time in the refuge, end the day in poorer physiological condition, but continue to exploit patches in the same manner. This Chapter also examines the effects of the shape of the terminal reward function, an assumption important for both theoretical and empirical work. Chapter Two considers the same basic problem as Chapter One, but it also treats habitat selection as a decision variable. This is the first model to simultaneously consider "how" and "where" an animal should forage. The model predicts that patch-use strategies in one habitat should be strongly influenced by the quality of the other available habitats. This is a result that cannot come from the consideration of either behavior in isolation. It also predicts that the use of the poorer, safer habitat should increase as either predation hazard or patch size increases in the other habitat. I analyze the **trade** -off between choice of habitat where the **trade** -off depends on patch size and predation in both patches and also on the animal's state and the time at which the decision is made. Finally, Chapter Three examines the occurrence of pre-mating sexual cannibalism in orb-weaving **spiders** as a problem of efficient foraging. Virgin female **spiders** may **risk** remaining unmated at the end of the season by cannibalizing males before they mate, but may gain a nutritious meal. The model provides an explanation of this phenomenon in terms of efficient foraging. Two ecological parameters should strongly influence the evolution of this behavior, the number of males that the female expects to encounter during the season, and the expected energetic gain from food items other than male **spiders**. In the Appendices I present the computer programs for solving the dynamic programming equations.

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01106398 ORDER NO: AAD90-15136

REDUCTION OF INCOME VARIANCE--OPTIMALITY AND INCENTIVES (MORAL HAZARD)

Author: METH, BRACHA NAOMI

Degree: PH.D.

Year: 1989

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: RICHARD A. LAMBERT

Source: VOLUME 51/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 213. 109 PAGES

In a principal- **agent** setting the **agent** (e.g., a manager) is assumed to be capable of supplying two types of effort: productive effort and effort which reduces the outcome variance. Variance reduction improves the principal's inference of the **agent** 's productive effort from the outcome. Thus, it helps mitigate the moral hazard problem associated with the productive effort. On the other hand, if the **agent** 's variance-reducing actions are unobservable, a moral hazard problem related to them arises. The principal then faces a **trade** -off between monitoring benefits from variance reduction and the costs of motivating the **agent** to choose the desired level of outcome variance. In analyzing the principal's problem, we assume that the outcome is normally **distributed** and that the **agent** has a power utility function. Under these assumptions, we find that variance reduction is optimal if the **agent** 's disutility from the effort required is not prohibitively high. The incentives for variance reduction depend on the **agent** 's degree of **risk** aversion and on the feasibility of nonmonotonic contracts. **Risk** -tolerant managers need stronger incentives. We provide an explanation for the widespread use of variance-reducing activities, such as diversification, **hedging** and insurance by firms, even when the owners are well diversified. We also explain a variety of observed contracts, such as contracts which are increasing in the outcome, bounded contracts and stock options. This variety is difficult to justify with the standard agency model. Most of the results can be applied to **accounting** earnings as well, whether they are viewed as an estimator of the true outcome or as an additional signal about the manager's productive effort. The results suggest that reduction of **accounting** earnings' variance is desirable, and that it may be a factor in the choice of **accounting** methods.

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1077965 ORDER NO: AAD89-22481

THREE ESSAYS ON ASSET PRICING THEORY

Author: CHO, JAEHO

Degree: PH.D.

Year: 1989

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

SUPERVISOR: ANDREW B. ABEL

Source: VOLUME 50/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2177. 122 PAGES

The first essay examines the effects of heterogeneous beliefs on a risky asset's price and its **trading** volume in a general equilibrium framework. The basic model predicts that an increased dispersion of probability beliefs of **agents** will decrease the asset price and increase the **trading** volume under empirically plausible assumptions on the utility function. The analysis is also performed using the "Ordinal Certainty Equivalent" utility function developed by Selden. While the effects depend on the different combinations of the degree of **risk** aversion and the

degree of aversion to intertemporal substitution, the results in the basic model still hold under the empirically plausible magnitudes of the two parameters.

The second essay re-examines the optimal savings behavior under uncertainty using the recursive utility function developed by Epstein and Zin. It is shown that the effects on the optimal savings policy of both uncertainty and **risk** aversion depend critically on whether the intertemporal substitution parameter is greater or less than unity. The essay also investigates how the portfolio decisions of consumers are influenced by their two different preferences (**risk** aversion and aversion to intertemporal substitution). Finally, the sufficient condition in terms of the two preference parameters is derived for the positive value of perfect information.

The third essay, also using the recursive utility function adopted in the second essay, considers asset pricing in a general equilibrium representative consumer setting. With the assumption that the growth rates of aggregate dividends are identically, independently (or dependently), and lognormally **distributed** over time, the explicit solutions for the equilibrium stock price and the bond prices are presented as functions of the various exogenous economic variables. Based on these solutions, it is determined how the two different preferences of the consumer affect the stock price, its volatility, the bond prices, the bond return premiums, and the **risk** premium.

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1018500 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

FUTURES MARKETS: THEORY AND TESTS (RISK -PREMIUM)

Author: ANTONIOU, ANTONIOS

Degree: D.PH

Year: 1987

Corporate Source/Institution: UNIVERSITY OF YORK (UNITED KINGDOM) (0769)

Source: VOLUME 49/03-C OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 363. 296 PAGES

Location of Reference Copy: UNIVERSITY OF YORK LIBRARY, HESLINGTON,
YORK, ENGLAND

This thesis in a series of essays investigates (1) models of **agents** operating in spot and futures markets; (2) the interrelationships between spot and futures prices; (3) the futures market efficiency and the time content of the information sets; and (4) the time series properties of commodity markets.

The optimal behavior of futures market participants is studied by applying a multiperiod expected utility model to the spot and futures market behavior of **risk** averse perfect competitors. Two types of **agents** are considered, a futures market speculator and a producer **hedger**. The model characterizes the sequence of single period decision problems faced by each **agent** by using stochastic dynamic programming. The properties of the individual strategies are analysed when parameters of the decision environment vary. Also utilising the mean-variance framework, the optimal behavior of futures market participants is further investigated, where decision rules and comparative static properties are generated.

From the individual model of futures transactions the relationship between the current spot and futures prices is examined. It is shown that contrary to the supply of storage theory, the convenience yield alone without regard to the future output cannot explain the spot-futures price relation in general. It is proposed that spot and futures prices have a viable relationship only when there exists a stock of commodity that is carried over from current to future point of time. By aggregating the individual optimum positions the market equilibrium futures price is

derived. It is proposed that (1) there are positive **risk** premiums in the commodity futures markets; and (2) there are no **risk** premiums in the financial futures market.

Finally, the **risk** premium hypothesis, efficient market hypothesis, and time series properties of commodity markets were investigated empirically using cocoa spot and futures prices. It is shown that a specification which incorporates the **net** social position as well as the degree of uncertainty of future spot price confirmed the **risk** premium hypothesis. With regard to efficiency hypothesis, the results show that the market is generally efficient for futures contracts 13 weeks before delivery or less. Finally, the time series analysis, revealed that within the class of Box-Jenkins models, the random walk model about small, persistent trends is supported by the data.

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1009997 ORDER NO: AAD87-28588

TWO ESSAYS ON ECONOMIC AND FINANCIAL THEORIES OF INSURANCE (WORKMEN'S COMPENSATION; PROPERTY LIABILITY)

Author: KIM, DONG HOON

Degree: PH.D

Year: 1987

Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)

Source: VOLUME 48/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2921. 94 PAGES

The first essay presents an economic analysis of the relative costs and systematic underwriting **risk** associated with workmen's compensation insurance under the various state rate regulatory systems.

Loss ratios by state were collected and analyzed to compare and contrast the relative costs and systematic underwriting **risk** in workmen's compensation insurance under competitive and "non-competitive" rate regulatory laws. Empirical data shows basically no differences in relative costs were found. More importantly, it was discovered that workmen's compensation insurers were subject to greater systematic underwriting **risk** in states with "non-competitive" rate regulatory laws than in those with competitive rate regulatory systems.

Market share data by state and company group are also analyzed. We found that national agency companies had larger mean market shares in competitive rate states than "non-competitive" ones. The opposite relationship was found for direct writers. These results suggest that since workmen's compensation insurance market, like other commercial lines markets, is a highly specialized market, national agency companies, which have highly specialized **agents** and loss control specialists, capture a larger share of the market in the competitive rate states than "non-competitive" ones where they are subject to greater uncertainty imposed upon them by regulatory laws.

In the second essay, the formulas for determining the fair profit on underwriting operations under uncertain inflation were derived using the model developed by Friend, Landskroner, and Losq. This study also recognized the probability of insolvency of the insurer by recognizing a measure for statistically determined capital and included different tax rates on **investment** income and underwriting income.

With inflationary expectations, the standard CAPM overestimates (underestimates) beta if the weighted average value of the covariances between the underwriting returns by line and the rate of inflation is greater (less) than the covariance between the rate of return on the market and the rate of inflation. Accordingly, with inflationary expectations the standard CAPM may overestimate or underestimate the required underwriting profit of multi-line property-liability insurer.

The proposed model was tested in order to determine if it provided better predictions than the previous models. The results show that the **net** effect of inflation on the fair underwriting profit is not negligible and the inclusion of the inflation rate for determining the competitive underwriting return improves the potential predictability at least in short time periods. (Abstract shortened with permission of author.)

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1004777 ORDER NO: AAD85-27102

DETERMINANTS OF THE TERMS OF LENDING TO LESS DEVELOPED COUNTRIES IN THE EUROCREDIT MARKET (OPEC)

Author: VEDADI, AHMAD

Degree: PH.D

Year: 1985

Corporate Source/Institution: THE UNIVERSITY OF UTAH (0240)

Source: VOLUME 46/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3116. 171 PAGES

From October of 1973, the low absorber members of the Organization of Petroleum Exporting Countries (OPEC) have emerged as a major source of international liquidity. Substantial amounts of OPECs funds were channeled to the private international banking system. These banking institutions in turn became the primary **agents** for recycling petrodollars, and evolved as the most important sources of external **financing** to the Less Developed Countries (LDCs).

Among the LDCs only the Major Exporter of Manufacturers (MEM) were able to **finance** most of their current account deficits through borrowing from the private international banking system. These countries were able to maintain high economic growth at the expense of higher debt accumulation.

The analytical part of the dissertation reveals that the lending decision of the private **financial** institutions to LDCs is primarily a function of the information generating capacity of these institutions. Only those institutions that had the capacity to lend and generated the costly information efficiently could participate effectively in the lending market. Lack of efficient information gathering and **financial network** motivated OPEC to channel its surplus funds to the private **financial** institutions rather than directly lending to LDCs.

The empirical analysis suggests that the terms of lending in the Eurocredit market is significantly related to a number of observed economic and social characteristics of the LDC borrowers. Furthermore, the empirical evidence indicates that the terms of the loan are significantly related to other information, additional information, of the lenders. Observation of the empirical analysis, therefore, enables one to say that the private banking institutions priced their loans according to the perceived **risk** of lending to borrowers, and a part of the **risk** premium is related to information other than those contained in the observed country characteristic variables.

Although variables used as proxies for political climate of the borrowers significantly influence the subjective opinion of the lenders they have no significant influence on the terms of the loan in the Eurocredit market.

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0966194 ORDER NO: AAD87-22971

MULTIPERIOD SECURITY MARKETS WITH DIVERSELY INFORMED AGENTS

Author: CARINO, DAVID RUNGE
Degree: PH.D
Year: 1987
Corporate Source/Institution: STANFORD UNIVERSITY (0212)
Source: VOLUME 48/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1847. 92 PAGES

This thesis models security markets in which individual traders have diverse information. The market studied is a multiperiod extension of a class known as linear rational expectations equilibrium markets. Two interrelated analytical problems are solved: (1) the dynamic optimization problem of an individual **agent** given the particular environment of the model, and (2) the existence and characterization of equilibrium prices in the modeled markets. These two problems, respectively, are the centers of attention of the two parts of the thesis.

Part I solves a multiperiod security **trading** problem in an economy with state variables that are not directly observable by an **agent**. **Trading** occurs in discrete time over a finite horizon, and an individual's objective is to maximize expected utility of terminal wealth. Under assumptions that the utility function is exponential and that security prices are normally **distributed**, a closed form solution is derived for the optimal **trading** strategy. This solution exhibits state-dependent **hedging** that occurs generally in multiperiod models. However, since state variables cannot be directly observed, an estimate of the state is first formed and used in place of the true state. The estimate is based on all available information, including information contained in prices. It is shown that the tasks of portfolio control and state estimation can be separated to a limited extent, but that **risk** aversion causes the state estimate to be modified away from one that minimizes estimation error variance.

Part II focuses on security prices in an economy comprised of traders of the sort analyzed in Part I. A model is formulated of a multiperiod securities market in which individual traders have diverse information and rational expectations. A Gauss-Markov process that is not directly observed by **agents** is assumed to generate uncertainty, and each of a large number of individuals receives partial information about the underlying state of the process. Existence of an equilibrium is demonstrated, and expressions characterizing equilibrium security prices are derived. These expressions show that security prices in this model can be viewed as "outputs" of the dynamic system underlying the economy. Individuals can therefore use observed prices as well as private information to infer uncertain state variables, as detailed in Part I, when constructing **trading** strategies.

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941479 ORDER NO: AAD87-03292
ESSAYS ON CONTRACTUAL RELATIONSHIP IN NEW ISSUE UNDERWRITINGS (INCENTIVE, CONTRACT)

Author: WU, CHIN-SHUN
Degree: PH.D.
Year: 1986
Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)
Source: VOLUME 47/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3836. 112 PAGES

This dissertation consists of two essays on the principal- **agent** relationship in new issue underwritings. The first essay analyzes the effect of information acquisition effort when it is the only costly decision of the underwriter. It is assumed that the issuer is **risk** neutral and the underwriter is **risk** averse as well as effort averse. It

is also assumed that the accuracy of prediction provided by the underwriter is strictly concave in efforts expended by him. It is shown that, for certain classes of likelihood functions, the compensation payment can be made only dependent upon the accuracy of the underwriter's prediction if the observation of information signals as well as the realization of market states are observable to the issuer. For such cases, the marginal contribution to the issuer's expected net proceeds of an increase in efforts, at optimum, is positive regardless of the ex ante probability distribution over market states. It is also shown that this marginal contribution can be negative if a strict best-efforts underwriting agreement is used and if the ex ante probability belief of the good state occurrence is greater than 0.5.

The second essay extends this model to deal with cases in which there are multi-stage effort decisions of the underwriter. An additional assumption is made that the information signal observed by the underwriter cannot be observed by the issuer. Consequently, misrepresentation problem may arise. Incentive contracts are derived which induce the underwriter to expend efforts in gathering information, report it truthfully and to expend efforts in distributing shares. It is shown that the optimal choice of distribution effort of the underwriter is more when he expends information efforts and receives a good signal than when he does not expend information efforts. It is also shown that, at optimum, the compensation schemes must be made such that the expected utility of the underwriter when he reports a good message without informativeness equals his utility when he reports a bad message, if the issue is offered under a firm-commitment contract.

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857863 ORDER NO: AAD84-23281

AUDITOR CONTRACTS AND REGULATORY STANDARDS: AN APPROACH TO INVESTIGATING THE EFFECTIVENESS OF LEGAL LIABILITY IN REGULATING AUDITOR PERFORMANCE

Author: NAGARAJAN, NANDU JAISHANKAR

Degree: PH.D.

Year: 1984

Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163)

Source: VOLUME 45/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2179. 163 PAGES

Auditors perform their function in a regulated environment. Since auditing standards are general in scope and auditors are liable to both clients and third parties for losses, there is uncertainty in the auditor's performance evaluation process. This dissertation specifically seeks to examine the effectiveness of legal liability in ensuring auditor compliance with due care standards. The mode of analysis is to characterize two legal systems, (a) strict liability and (b) negligence. Under strict liability the auditor is held liable whenever there is a loss and under negligence the auditor is held liable only for losses that arise from his noncompliance with the due care standard. The legal system used in practice to determine auditor's liability is negligence. However, choice of the due care standard could convert the system to strict liability.

Model I is based on standard models of legal liability and is also related to the Principal-Agent paradigm. In this model the auditor's choice of 'care' or 'effort' reduces the probability of the loss that is incurred by the owner. The analysis characterizes the optimal damage awards under each system and pareto ranks the systems in relation to the risk preferences of both owner and auditor. The basic model is extended to consider the effect of imperfect verification, insurance and legal costs. Optimality of randomized strategies and out of court settlements are also examined.

Model II seeks to approximate the actual auditing process as closely as possible. The auditor conducts sequential tests and can be held responsible both for withholding necessary qualifications or issuing unnecessary ones. The results indicate that negligence is preferable to strict liability both because there is less **risk** imposed on the auditor under negligence and also because the information needs under strict liability could be greater than those under negligence. Finally, the analysis also examines how audit 'quality' and the auditor- **client** relationship affect the level of liability required to ensure compliance with legal standards.

In conclusion, this dissertation extends results in the economics of liability literature and also represents a new approach to analyzing auditors' legal liability.

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842933 ORDER NO: AAD84-09945
MARKET ASSESSMENT OF DISCRETIONARY VS. NONDISCRETIONARY IRREGULAR ITEMS
Author: HARBECKE, PAULA ANN
Degree: PH.D.
Year: 1983
Corporate Source/Institution: UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN
(0090)
Source: VOLUME 45/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 557. 273 PAGES

The objective of this dissertation was to evaluate if the discretionary character of irregular items imparts information to investors. Justification was centered on the belief that more should be known about which irregular items affect investors' buy/sell market decisions. This is in response to the FASB's desire to identify the characteristics of **financial** data which should be used to distinguish the irregular components of income warranting separate disclosure.

Irregular items which currently require separate disclosure were classified according to management's relative control over their reporting. The following three types were distinguished: (1) Real Discretionary Irregular Items. (RDs)--discretionary external transactions. Management is able to exercise judgment concerning the originating event but cannot control disclosure of its occurrence to the public. (2) Artificial Discretionary Irregular Items (ADs)--discretionary internal adjustments. Management cannot control the originating event, but is able to exercise judgment concerning disclosure of its occurrence to the public. (3) Nondiscretionary Irregular Items (NDs)--induced by some **agent** exogenous to the firm. Management controls neither the originating event nor disclosure of its occurrence to the public.

Conditional on the assumption of market efficiency, the approach taken was to determine the types of irregular items associated with security return adjustments. The empirical evidence presented uniformly supports the conclusion that AD disclosures are events signaling adverse economic consequences. Not only was the average return experienced by the sample of firms disclosing ADs in excess (in a negative sense) of that expected based on their normal **risk** /return relationship with the market, but ADs were also found to be: (1) more material, (2) associated with more **risk** increases (i.e., (beta)-shifts), and (3) associated with a more sizeable market disturbance than were any of the other irregular item groups. This negative reception could be the market's way of passing judgment on management's apparent attempt to control **net** income, or could reflect investor reaction to the "hidden" effects of those previously considered cosmetic disclosures.

In light of these findings, the FASB should consider highlighting the discretionary nature of irregular items--a characteristic demonstrated to affect the market's interpretation of **accounting** signals.

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832077 ORDER NO: AAD83-29231
ESSAYS ON INTERNATIONAL PORTFOLIO SELECTION
Author: GOLDSTEIN, JEFFREY ALAN
Degree: PH.D.
Year: 1983
Corporate Source/Institution: YALE UNIVERSITY (0265)
Source: VOLUME 44/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3118. 411 PAGES

International economists have recently integrated some of the principles of **finance** theory in macro-oriented studies of international portfolio selection. A significant part of this dissertation follows in and expands upon this tradition. The study investigates diversification across currencies using an expected-utility maximization framework which is relevant to the behavior of **risk**-averse individuals, firms, or government agencies. Portfolio demands are rooted in micro-economic foundations and the nature of substitutability and complementarity relationships between assets in a multi-currency portfolio are explicitly obtained.

The optimal portfolio for an investor who faces uncertainty about exchange rates and inflation is shown to depend on consumption and **risk** preferences, real returns, the variance-covariance matrix of exchange rate changes, and the matrix of covariances between price and exchange rate movements. In contrast to most of the previous **finance**-theoretic work on international portfolio diversification, much attention is devoted to the empirical implications and applications of the model. The stationarity of the joint probability distribution of real returns and the effects of changes in investor's expectations about nominal interest rates and the stochastic variables of the model are studied in depth. This research removes the optimizing investor from a time-invariant world and, using simulations for hypothetical investors, the results of the analysis show (a) the effects on portfolio demands of changes in the **risk** and return characteristics of assets denominated in different currencies, (b) movements in the substitutability and complementarity relationships between assets, (c) shifts in the inflation **hedging** potential provided by different currencies, and (d) the theoretical and empirical basis for the assumption of preferred local currency habitat inherent in portfolio balance models of exchange rate determination.

This model indicates the optimal combination of assets chosen by an **agent** who wishes to maximize returns and minimize uncertainty about the real purchasing power of his portfolio. An alternative hypothesis developed in this dissertation is that investors employ simple rules-of-thumb in determining **net** open positions in a particular currency, i.e. filter **trading** rules. The profitability of filter **trading** rules is also studied as a test for whether exchange rates follow a martingale and thus whether foreign exchange markets are weak-form efficient.

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828270 ORDER NO: AAD83-28935

MACROECONOMIC FACTORS AFFECTING ASSET PRICES

Author: KELLEY, JOSEPH DOUGLAS

Degree: PH.D.

Year: 1983

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)

Source: VOLUME 44/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2533. 321 PAGES

This study estimates econometric models of the return on stocks, bonds, bills, money, real estate, and human capital. The models synthesize macroeconomic and **finance** approaches to the study of asset pricing. The stream of expected cash payoffs and risks are the basis for valuation. Expected payoffs are generated by a structural Keynesian macroeconomic model and an ARIMA model. Expected risks are generated by a covariance prediction model. These models are estimated by rolling regression, thus mimicking the psychological processes of investor expectation formulation. A model is also estimated describing the evolution of investor **risk** aversion over the business cycle.

The approach is general equilibrium, treating asset prices as endogenous variables in a simultaneous system. Asset prices are functions of other economic variables, and they in turn impact other sectors of the economy. The approach is structural rather than reduced form. Except for preliminary data analysis, only discounted present values (DPVs) are allowed as independent variables; other variables must enter through these DPVs by affecting asset payoffs, **risk**, or **risk** aversion.

A wide variety of assets are covered so that covariance **risk** can be properly measured and opportunity costs can be recognized.

Several sets of empirical tests were conducted. They found that simple variance was a more significant **risk** index than consumption covariance or traditional covariance. Also, lagged (co)variance was more significant than optimally predicted (co)variance. Other tests found that an ARIMA model was as significant as a structural Keynesian model. These findings argue for a down-to-earth approach toward modeling investor expectations. No evidence was found in favor of **risk** aversion fluctuating in response to the business cycle.

The final chapter describes a more comprehensive model for future research. Modern general equilibrium theory is applied to modeling macroeconomic dynamics. The model is empirical and can be econometrically estimated. Heterogeneous, continuously **distributed agents** include households, firms, **financial** intermediaries, and government. **Agents** solve optimal control problems. A fixed point algorithm computes equilibrium. Expectation formulation is modeled, to get ex ante distributions. Some of the independent variables are time-varying means and covariances generated by the model.

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820405 ORDER NO: AAD83-20781

CORPORATE MERGERS AND CAPITAL STRUCTURE: THEORY OF FINANCIAL MARKET ASYMMETRY

Author: STOUGHTON, NEAL MICHAEL

Degree: PH.D.

Year: 1983

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Source: VOLUME 44/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1528. 141 PAGES

This research explores the role of corporate mergers in relaxing

constraints on external **financing** which arise from the need to communicate information between "insiders" of the firm and the **agents** providing the capital. The analysis applies to situations where productive synergies such as monopoly formation and economies of scale are not present and motives for merger are due to the payout structure of **financial** claims. Application of the model yields bounds on potential merger combinations which justify merger premia even when firms are being managed efficiently and market valuations are rational. Such premia arise from the **risk** -reducing character of negatively correlated payout profiles as well as the information content of the acquisition offer itself. A further incentive for merger, **financial** synergism, results from the ability of the combined firm to undertake positive **net** present value projects which the separate firms would not be in a position to implement.

The analytical methods of this work rely on the solution to an **investment** -portfolio problem in which the owners of the firm take into account the equilibrium relationship between their equity retention and the prices of the firm's shares. A purely theoretical result is the proof that a separating equilibrium exists in a discrete-class signaling model with a multiplicative cost structure.

The choice of corporate capital structure or the relationship between debt and equity is also examined in the context of debt market signaling. This is the natural analogue of equity market signaling but differs in that payout structures are non-linear due to the **risk** of default and the presence of limited liability. Abstracting from bankruptcy costs and tax effects, an interior optimal capital structure exists in which firms with lower expected returns issue the greatest amounts of debt. A related result is the establishment of credit rationing by the **financial** market in order to ensure the correct incentives in a separating equilibrium.

The final topic considered is the general structure of traded claims on **financial** markets with **agents** having asymmetric information. This section emphasizes the important function of non-linear sharing rules in the overall social welfare problem with constraints induced by the requirements of informational efficiency.

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793199 ORDER NO: AAD82-25877

THE DESIGN OF DEPOSIT CONTRACTS: AN APPLICATION OF THE ECONOMIC THEORY OF AGENCY

Author: BURIK, PAUL P.

Degree: PH.D.

Year: 1982

Corporate Source/Institution: NORTHWESTERN UNIVERSITY (0163)

Source: VOLUME 43/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2047. 172 PAGES

This dissertation examines the terms of a stylized deposit contract in the absence of deposit insurance. The contract between the depositor and the depository institution is modeled as an agency agreement. A depositor entrusts a portion of his wealth to the depository institution for **investment** and safekeeping. As a result, the depositor's expected utility is dependent upon decisions made by the depository institution regarding its portfolio composition. Within the agency theoretic framework the depositor is treated as the "principal" and the depository institution is treated as the "**agent** ." The depositor's problem is to design a deposit contract that induces the depository institution to construct a portfolio which provides the depositor with the highest level of expected utility that is consistent with the institution's owners and operators having

expected utilities reflecting the market, **risk** -adjusted rate of return and the market wage rate respectively. The analysis concentrates on the admittedly atypical case in which the depository institution is operated by its owners.

The complexity of the optimal contract design depends upon the owner-operator's **risk** attitudes and the availability and cost of monitors of an institution's behavior. It is assumed that depositors are **risk** -averse, and their expected utility is dependent upon both the amount of capital committed and the amount of labor devoted to the assessment of **investment** opportunities by the owner-operators. There are four major results. First, in the absence of deposit insurance deposits will only be **risk** -free if the owner-operators are **risk** neutral. Second, depositors can negotiate a first-best contract if a perfectly accurate monitor of either the owner-operator's equity or labor is available. Third, if a perfectly accurate monitor is unavailable, only a second-best contract can be negotiated. However, any costless, but informative monitor should be included in the contract's terms. Fourth, if verification of an institution's performance is costly, a depositor will receive a fixed rate of interest for performance exceeding a specified threshold and a smaller amount otherwise. The results provide a basis on which prevailing restrictions on depository institutions underwriting and distributing securities to their **clients** can be challenged.

13/7/45 (Item 45 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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772274 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
MAJOR INTENTIONAL CHANGES AMONG ADULT MALES IN KING TOWNSHIP

Author: BLACKWELL, DAVID MCCLAUGHRY
Degree: ED.D.
Year: 1981
Corporate Source/Institution: UNIVERSITY OF TORONTO (CANADA) (0779)
Source: VOLUME 42/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4248.

The main purpose of this study was to enhance our understanding of selected dimensions of intentional changes that people make in themselves and their lives. By definition, an intentional change referred to a change that had been deliberately chosen and sought. Also, the person's decision to make the change would have taken place only in the absence of threat of immediate consequences of a serious nature were the change not to occur.

The sample for this study was composed of 50 adult males living in King Township in southern Ontario. Names were selected from the Assessment Rolls using a systematic sampling procedure. Data was collected during a personal interview with each subject. The primary focus of these interviews was the one most important intentional change that the **man** had made within the preceding two years.

The results of this study showed the job as the area in which changes most frequently occurred. Over half of the men told of having fully achieved the change that they had set out to make. Only three characterized their change as trivial or petty. None reported more harm than benefit accruing to the self. In no case either does the change seem to have resulted in more harm than benefit for others. Seemingly, more than 10 other people knew about the change in just under half of all cases. Of the various difficulties the men experienced with their change, those to feature most prominently had to do with interpersonal relationships, **risk** of **financial** loss, failure to exercise adequate self-control, and one's own physical limitations. Changes tended to be largely of the "do-it-yourself" kind, with others--especially immediate family members--playing a lesser, albeit often highly significant role. In about

one case in three, changes involved little conscious planning. Additional help that men would have liked in connection with their change showed a preference for human over non-human (e.g., printed material) resources. Mostly, this resource would have been someone who possessed specialized knowledge or experience related to the area of concern. Also, somewhat under half said that they would have found it helpful to possess a quality or competence that they did not already have. The benefits most frequently anticipated from changes were in the areas of **financial** gain or security, improved conditions at work, greater enjoyment of leisure time, and enhancement of the quality of family life. In over half of the cases, the man was able to identify a change that he would like to have made within the previous two years but had failed to achieve. The relative frequency with which unmet changes were reported in different areas closely resembles the profile of the changes that had been achieved.

A comparison of present findings with those reported in a 1978 study involving a different type of sample shows a high degree of similarity. This is viewed as increasing the likelihood that the same kind of findings would also apply to the larger adult population.

A number of questions have been identified for possible attention in the future. These relate particularly to gaps in our knowledge that need to be addressed from the viewpoint of providing better assistance to people with their intentional changes. In addition, it has been possible on the basis of this study to hint at what the answers to many of these questions might look like.

In the absence of supplemental research, the implications of the present findings for practice are limited. However, increased sensitivity to the relative prevalence of the different kinds of concerns and aspirations that give rise to people's intentional changes, appreciation of people as highly resourceful **agents** in deciding upon and achieving changes that they want to make, realism vis-a-vis the role of the professional, and better understanding of the extent and nature of different types of help that people would like or need in connection with their changes, reflect implications that relate to practice.

13/7/46 (Item 46 from file: 35)
DIALOG(R) File 35:Dissertation Abs Online
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766715 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
AN ANALYSIS OF INSTRUCTIONAL SALARIES AT PUBLIC AND PRIVATE COLLEGES AND UNIVERSITIES IN THE UNITED STATES

Author: CARSON, QUINNA ERNESTINE

Degree: ED.D.

Year: 1981

Corporate Source/Institution: TEXAS TECH UNIVERSITY (0230)

Source: VOLUME 42/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3358.

The purpose of this dissertation was to determine the profitability of an **investment** in higher education for all ranks of college and university professors. To do this, the costs of earning a doctorate degree and the lifetime **financial** benefits derived from that degree were determined. To determine the total cost of a doctorate degree, the following formula was utilized:

CE	=	DE + {FE X UA X MA X TA}	-	FA X PV	CE	=
Cost of education for one year		DC	=	Direct Costs (Books, supplies, tuition, fees)		
		FE	=	Foregone Earnings	UA	=
Unemployment Adjustment		MA	=	Mortality Adjustment	FA	=
Financial Assistance		PV	=	Present Value Factor (6, 8, and 10 percent)		

This formula was applied for seven years, the length of time

assumed to earn a doctorate degree.

To estimate the private economic benefits derived from an **investment** in education, lifetime earnings were adjusted for a change in "real" income to reflect the trend in income from 1975 to 1978, the **risk** of annual unemployment, the **risk** of death, and the appropriate tax rate. Benefits were also discounted at 6, 8, and 10 percent.

The criteria utilized to determine the profitability of an **investment** in higher education included benefit-cost ratio, **net** present valuation, and rate of return. The results corresponded for all criteria.

When costs and benefits were discounted at 6 percent, an **investment** in higher education was profitable for professors, associate professors, **assistant** professors, **assistant** -associate-full professors, **assistant** -associate professors, **assistant** -full professors, and associate-full professors. When costs and benefits were discounted at 8 percent, an **investment** in higher education was profitable for professors, associate professors, **assistant** -associate-full professors, **assistant** -full professors, and associate-full professors. When costs and benefits were discounted at 10 percent, an **investment** in higher education was profitable for professors and associate-full professors.

Based on these results, an **investment** in higher education would be profitable for all ranks of professors at a present value below 6 percent. An **investment** in education would not be profitable for any rank of professor when the costs and benefits are discounted at a present value greater than 10 percent.

13/7/47 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6818712 INSPEC Abstract Number: C2001-02-7120-097

Title: A comparative assessment of the costs, benefits and risks of tracking stock prices with intelligent agents as compared to traditional investing

Author(s): Doran, P.; McAlister, M.K.; Floody, J.

Author Affiliation: Hawaii Pacific Univ., Honolulu, HI, USA

Conference Title: Challenges of Information Technology Management in the 21st Century. 2000 Information Resources Management Association International Conference p.337-41

Publisher: Idea Group Publishing, Hershey, PA, USA

Publication Date: 2000 Country of Publication: USA 1227 pp.

ISBN: 1 878289 84 5 Material Identity Number: XX-2000-00984

Conference Title: Proceedings of 2000 Information Resources Management Association International Conference

Conference Date: 21-24 May 2000 Conference Location: Anchorage, AK, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: This research examines investor's perceptions of the costs, benefits and risks of using intelligent **agents** for **trading online**. Telephone interviews were conducted with potential investors. Results show support for the use of intelligent **agents** due to perceived lower costs, increased benefits, and reduced risks for some classes of investors. (13 Refs)

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13/7/48 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6782948 INSPEC Abstract Number: B2001-01-6210L-079, C2001-01-5620W-027

Title: Service differentiation: congestion pricing, brokers and bandwidth futures

Author(s): Key, P.

Author Affiliation: Microsoft Res., Cambridge, UK

Conference Title: NOSSDAV'99 Workshop. 9th International Workshop on Network and Operating Systems Support for Digital Audio and Video p.73-5

Publisher: AT&T Labs. Research, Florham Park, NJ, USA

Publication Date: 1999 Country of Publication: USA v+288 pp.

Material Identity Number: XX-1999-01351

Conference Title: Proceedings of the 9th International Workshop on Network and Operating System Support for Digital Audio and Video

Conference Sponsor: AT&T; Sun; Microsoft

Conference Date: 23-25 June 1999 Conference Location: Basking Ridge, NJ, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); General, Review (G)

Abstract: In most **networks** or systems, users compete for a set of limited resources. Connection-oriented telecoms services use either reservation or admission control. Packet-based services and operating systems rely mainly on priority schemes or flow-control feedback mechanisms such as TCP. The current **Internet** uses flow-control with an admit-all policy that relies on secondary measures, such as users' tolerance of the service, to throttle excess load. In areas outside computer science and telecommunications, resources are charged for in line with demand and quality. Prices or taxes are used to control the load, or to maximise the return by offering differential services at different prices. The paper proposes a system for congestion payment. The core of the **network** should be kept simple, with complexity (if needed) pushed to the end-systems. Within the core, switches/routers give feedback signals based on congestion prices. With marking or feedback signals at the IP level, legacy end-systems can coexist with adaptive ones: they will literally pay the price for having sub-optimal reaction to **network** signals, giving clear economic reason to upgrade. With an adequately priced **network**, buffers within the **network** core can be small. Thus, not only is queuing delay negligible, but bandwidth becomes a commodity. Once pricing mechanisms control **networks**, derivative markets can flourish. Brokers and arbitrage **agents** can act as exchanges or **risk** takers, selling products which mirror those in the **financial** derivatives sector, or selling services that are repackaged to appear to the end-user as a traditional service. (6 Refs)

Subfile: B C

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13/7/49 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6709222 INSPEC Abstract Number: B2000-10-8110B-074

Title: Modeling and evaluating electricity options markets with intelligent agents

Author(s): Lane, D.W.; Richter, C.W., Jr.; Sheble, G.B.

Author Affiliation: Dept. of Electr. & Comput. Eng., Iowa State Univ., Ames, IA, USA

Conference Title: DRPT2000. International Conference on Electric Utility Deregulation and Restructuring and Power Technologies. Proceedings (Cat. No.00EX382) p.203-8

Editor(s): Lai Loi Lei

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 2000 Country of Publication: USA xxii+688 pp.

ISBN: 0 7803 5902 X Material Identity Number: XX-1999-03647

U.S. Copyright Clearance Center Code: 0 7803 5902 X/2000/\$10.00

Conference Title: Proceedings of International Conference on Electric Utility Deregulation and Restructuring, and Power Technologies 2000

Conference Sponsor: Nat. Grid Company UK; Electricite de France; Mitsubishi Electr. Corp. Japan; London Electr.; ABB; A.M. Best Int

Conference Date: 4-7 April 2000 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: Economic aspects (E); Theoretical (T)

Abstract: Under deregulation, the formation of electricity markets is a topic of great interest in the power industry and in financial institutions worldwide. Using derivative financial instruments (including options) becomes important for hedging against uncertainty and managing risk -limiting exposure to adverse market conditions. Black and Scholes' equation is often used to value options, but its validity is questionable due to assumptions that may not hold for electricity, most notably the assumption of log-normally distributed prices for the underlying commodity. In this research, a put options market for electricity is modeled. Adaptive agents trade in this market to maximize profit. They are not forced to use an explicit economic or financial model (e.g., Black-Scholes) in their valuation. A genetic algorithm (GA) is used to find alternate valuations that are used to generate buy and sell signals. The results show that it is possible to evolve profitable valuations for use with buying and selling options in this simple model. Reasons for and implications of this finding (e.g., that Black-Scholes may not be a good method for pricing electricity derivatives) are discussed. (12 Refs)

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13/7/50 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

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6375931 INSPEC Abstract Number: C1999-11-0310F-024

Title: BOT (build, operate and transfer): an alternative to traditional data conversion and management

Author(s): Brown, R.W.; Schmidt, P.

Author Affiliation: AGRA Baymont Inc., Clearwater, FL, USA

Conference Title: Proceedings. Conference. Seize the Advantage through Geospatial Information Technologies p.19-25

Publisher: Geospatial Inf. & Technol. Assoc, Aurora, CO, USA

Publication Date: 1999 Country of Publication: USA xvi+719 pp.

Material Identity Number: XX-1999-00767

Conference Title: Proceedings of Gita Conference XXII

Conference Date: 25-28 April 1999 Conference Location: Charlotte, NC, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Taking the steps involved to migrate from a paper-based (or partially paper-based) process to a highly automated, technology-driven system can be an overwhelming task. A few clients have chosen to take an alternative approach and share the management of their information system, as well as the data conversion and implementation, with their consultants and contractors for a period of time. The BOT (build, operate, transfer) strategy mitigates risk by introducing a partnering arrangement and allowing for the system to prove itself fully before a single company assumes control both physically and financially. This paper highlights and addresses the processes required to manage the overall project progression for a client. Specific topics and issues discussed include: (1) measuring the business value added by an organization contemplating a BOT consortium; (2) cost-benefit analysis/advantages and disadvantages of BOT for a potential contractor; (3) evaluating the length of commitment; (4) financing considerations and alternatives; (5) operating approaches; (6)

performance measurement; and (7) transfer of control to the owner. (0 Refs)

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13/7/51 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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6202228 INSPEC Abstract Number: C1999-05-7120-009

Title: Portfolio management using cyberagents

Author(s): Krishna, V.; Ramesh, V.

Author Affiliation: Dept. of Electr. & Comput. Eng., Illinois Inst. of Technol., Chicago, IL, USA

Conference Title: SMC'98 Conference Proceedings. 1998 IEEE International Conference on Systems, Man, and Cybernetics (Cat. No.98CH36218) Part vol.5 p.4860-5 vol.5

Publisher: IEEE, New York, NY, USA

Publication Date: 1998 Country of Publication: USA 5 vol. 4945 pp.

ISBN: 0 7803 4778 1 Material Identity Number: XX-1998-03101

U.S. Copyright Clearance Center Code: 0 7803 4778 1/98/\$10.00

Conference Title: SMC '98 Conference Proceedings. 1998 IEEE International Conference on Systems, Man, and Cybernetics

Conference Sponsor: IEEE

Conference Date: 11-14 Oct. 1998 Conference Location: San Diego, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A); Practical (P)

Abstract: We present an **Internet** based multi- **agent** system for portfolio management. This system is designed to assist **investment** banking firms in serving small investors. In particular, we target mutual fund supermarkets which are essentially funds of funds. There are two types of **agents**: banker **agents** and investor **agents**. Banker **agents** assist mutual fund managers in devising a global efficient frontier from the individual **risk**-return characteristics of each of the funds from which a portfolio can be constructed. Each point on this efficient frontier constitutes a particular allocation of resources (i.e. a particular portfolio) among the funds. Investor **agents** offer personalized advice to each individual investor regarding the choice of a portfolio. Each investor **agent** gradually learns factors peculiar to the individual served; examples of such factors are **risk** tolerance, age, income, **net** worth and **investment** duration. The banker and investor **agents** (all implemented in Java) interact with each other over the **Internet** thereby allowing the **investment** firm to serve a large number of individual investors with minimal overhead. The various investor **agents** also learn from each other by swapping experiences in specially designed "forums" hosted by the concerned bank. (9 Refs)

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13/7/52 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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6182207 INSPEC Abstract Number: C1999-04-7120-043

Title: Success criteria for financial institutions in electronic commerce

Author(s): Yan, G.; Paradi, J.C.

Author Affiliation: Centre for Manage. of Technol. & Entrepreneurship, Toronto Univ., Ont., Canada

Conference Title: Proceedings of the 32nd Annual Hawaii International

Conference on Systems Sciences. 1999. HICSS-32. Abstracts and CD-ROM of Full Papers p.8 pp.

Editor(s): Sprague, R.H., Jr.

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 1999 Country of Publication: USA liii+341 pp.

ISBN: 0 7695 0001 3 Material Identity Number: XX-1999-00169

Conference Title: Proceedings of HICSS 32 - 32nd Annual Hawaii International Conference on System Sciences

Conference Date: 5-8 Jan. 1999 Conference Location: Maui, HI, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Since the World Wide Web became a medium for commercial activities in 1993, a tremendous number of companies joined in. Companies want to reach new markets through this low cost and massive computer network. The financial services industry is one of the early players. Since the nature of this delivery channel is very different from the traditional ones, banks are faced with competition from traditional foes as well as from non-traditional competitors. Through the use of web crawlers, this study has identified the key players in Electronic Commerce and has identified 5 success criteria for banks to compete in this new market: a complete e-Commerce strategy; innovation; high risk tolerance; an efficient communication network and significant asset size. (19 Refs)

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13/7/53 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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6182205 INSPEC Abstract Number: C1999-04-7120-042

Title: From Wall street to main street: reaching out to small investors

Author(s): Krishna, V.; Ramesh, V.C.

Author Affiliation: Dept. of ECE, IIT Res. Inst., Chicago, IL, USA

Conference Title: Proceedings of the 32nd Annual Hawaii International Conference on Systems Sciences. 1999. HICSS-32. Abstracts and CD-ROM of Full Papers p.7 pp.

Editor(s): Sprague, R.H., Jr.

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 1999 Country of Publication: USA liii+341 pp.

ISBN: 0 7695 0001 3 Material Identity Number: XX-1999-00169

Conference Title: Proceedings of HICSS 32 - 32nd Annual Hawaii International Conference on System Sciences

Conference Date: 5-8 Jan. 1999 Conference Location: Maui, HI, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: We present an intelligent agent based portfolio management system, which can be used by the financial services industry to provide inexpensive Internet -based "self serve" offerings to small investors. This system is designed to assist investment banking firms, which offer funds of funds. Banker agents assist mutual fund managers in devising a global efficient frontier from the individual risk -return characteristics of each of the funds from which a portfolio can be constructed. Investor agents offer personalized advice to each individual investor regarding the choice of a portfolio. The various investor agents also learn from each other through "forums" hosted by the concerned financial services firm. Such a system requires minimal human intervention on both sides (the banker and the investor) thereby reducing costs without sacrificing service quality. (9 Refs)

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13/7/54 (Item 8 from file: 2)
DIALOG(R)File 2:INSPEC
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6047561 INSPEC Abstract Number: C9811-7120-059

Title: **X-cash: executable digital cash**
Author(s): Jakobsson, M.; Juels, A.
Author Affiliation: Inf. Sci. Res. Center, Bell Labs., Murray Hill, NJ, USA

Conference Title: Financial Cryptography. Second International Conference, FC'98 Proceedings p.16-27

Editor(s): Hirschfeld, R.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1998 Country of Publication: Germany viii+310 pp.

ISBN: 3 540 64951 4 Material Identity Number: XX98-02399

Conference Title: Financial Cryptography. Second International Conference, FC'98. Proceedings

Conference Date: 23-25 Feb. 1998 Conference Location: Anguilla

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: We propose a new **financial** instrument known as executable digital cash, or X-cash. X-cash is a means of binding an offer to the accompanying goods or payment, enabling the processes of searching and paying to be unified. The result is a mechanism by which electronic trades can occur in a highly **distributed** setting with strong security guarantees. When a party receives an X-cash offer, he or she can verify that it is bona fide and can initiate a **trade** immediately, without contacting the originator directly. X-cash may therefore be used, among other things, to enable mobile **agents** to carry funds and make payments on-site without running the **risk** of "pick-pocketing". We introduce X-cash, describe some variants, and sketch proofs of its security properties. (37 Refs)

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13/7/55 (Item 9 from file: 2)
DIALOG(R)File 2:INSPEC
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6034528 INSPEC Abstract Number: C9811-6130S-030

Title: **A study of least privilege in CapBased-AMS**

Author(s): Hung, P.C.K.; Karlapalem, K.; Gray, J.W., III.

Author Affiliation: Dept. of Comput. Sci., Hong Kong Univ. of Sci. & Technol., Hong Kong

Conference Title: Proceedings. 3rd IFCIS International Conference on Cooperative Information Systems (Cat. No.98EX122) p.208-17

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 1998 Country of Publication: USA xii+418 pp.

ISBN: 0 8186 8380 5 Material Identity Number: XX98-02233

U.S. Copyright Clearance Center Code: 0 8186 8380 5/98/\$10.00

Conference Title: Proceedings of Third IFCIS Conference on Cooperative Information Systems (CoopIS'98)

Conference Sponsor: Int. Found. Cooperative Inf. Syst.; New Jersey Inst. Technol

Conference Date: 20-22 Aug. 1998 Conference Location: New York, NY, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: Workflow systems are becoming very popular and are being used to support many of the day to day activities in large organizations. One of the major problems with workflow systems is that they often use

heterogeneous and **distributed** hardware and software systems to execute a given activity. This gives rise to decentralized security policies and mechanisms, which, in order to enable activity execution, give too many privileges to **agents** (humans or systems) for executing the work. We develop the concept of least privilege, wherein the set of **agents** are given just enough privileges to complete the given activities. We develop our concepts in the context of CapBased-AMS (Capability-based and Event-driven Activity Management System). CapBased-AMS deals with the management and execution of activities. An activity consists of multiple inter-dependent tasks (atomic activities, each executed by a single **agent**) that need to be coordinated, scheduled and executed by a set of **agents**. We formalize the concept of least privilege and present algorithms to statically assign least privilege assignment to the **agents**. We develop the concept of dynamic least privilege enforcement, wherein an **agent** is given its privileges only during the duration of the task for which those privileges were assigned. Finally, we introduce a metric, security **risk** factor and use it to evaluate the trade-off between least privilege and resilience to **agent** failure. (22 Refs)

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13/7/56 (Item 10 from file: 2)

DIALOG(R) File 2:INSPEC

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5776600 INSPEC Abstract Number: C9801-7120-034

Title: Financial model definition and execution in a real time system fully integrated with the market

Author(s): Cianchi, P.; Congiu, G.; Landi, L.; Piattoli, A.

Author Affiliation: Dip. di Sistema ed Inf., Univ. di Firenze, Italy

Journal: Neural Network World Conference Title: Neural Netw. World (Czech Republic) vol.7, no.4-5 p.591-602

Publisher: UIVT AV CR - NNW,

Publication Date: 1997 Country of Publication: Czech Republic

CODEN: NNWOFJ ISSN: 1210-0552

SICI: 1210-0552(1997)7:4/5L:591:FMDE;1-A

Material Identity Number: F268-97006

Conference Title: PASE '97. 6th International Workshop on 'Parallel Applications in Statistics and Economics'

Conference Date: 9-12 Nov. 1997 Conference Location: Marianske Lazne, Czech Republic

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Practical (P); Theoretical (T)

Abstract: We propose a **distributed** multi-user decision support system, i.e. **trading** support system (TSS) that allows the design and execution of **financial** models for **trading** and **risk** management in real-time. TSS has an intuitive, visual programming interface for **financial** model development, for model selection and execution. Each **financial** model is an autonomous **agent** that communicates with other **agents** via messages in a **networked** object environment. (8 Refs)

Subfile: C

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13/7/57 (Item 11 from file: 2)

DIALOG(R) File 2:INSPEC

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5729761 INSPEC Abstract Number: C9712-7810C-028

Title: Training systems development using advanced systems engineering methods

Search Report from Ginger D. Roberts

Author(s): Harper, L.M.; Wallace, J.

Author Affiliation: Naval Air Syst. Command, Arlington, VA, USA

Conference Title: AUVSI '96 Proceedings p.209-26

Publisher: AUVSI - Assoc. Unmanned Vehicle Syst. Int, Arlington, VA, USA

Publication Date: 1996 Country of Publication: USA 964 pp.

Material Identity Number: XX96-02147

Conference Title: Proceedings of AUVSI 96

Conference Date: 15-19 July 1996 Conference Location: Orlando, FL, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: The development of effective training systems relies upon combining user requirements, program resource constraints, and the available technology to ensure positive training benefits from simulated exercises. Unfortunately, even though the Department of Defense and its affiliate agencies, such as the Advanced Research Projects Agency and the Defense Modeling and Simulation Office (DMSO), have made significant **investment** in virtual environments research and development, operationally deploying robust training systems in a cost effective manner often involves significant expense and **risk**. Current **distributed** interactive simulation (DIS) standards are inadequate to completely define all aspects of today's training system needs. Our research documents the application of different standards and modern, object-oriented systems analysis techniques to solve a spectrum of actual training systems needs, e.g., both single and multitrainee (**networked**) systems, under time and budget constraints. This work has resulted in innovative, object oriented software frameworks that overcome major theoretical and practical difficulties present in current DIS and training systems development techniques. We describe our real-world experiences using these techniques and frameworks, which includes high resolution environmental and vehicle motion models implemented on various computer hardware platforms and connected to four, integrated I/O devices. (26 Refs)

Subfile: C

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13/7/58 (Item 12 from file: 2)

DIALOG(R) File 2:INSPEC

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5513337 INSPEC Abstract Number: C9704-7120-026

Title: Issues in automated negotiation and electronic commerce: Extending the contract net framework

Author(s): Sandholm, T.; Lesser, V.

Author Affiliation: Dept. of Comput. Sci., Massachusetts Univ., Amherst, MA, USA

Conference Title: ICMAS-95 Proceedings. First International Conference on Multi-Agent Systems p.328-35

Publisher: AAAI Press, Menlo Park, CA, USA

Publication Date: 1995 Country of Publication: USA xvii+472 pp.

ISBN: 0 262 62102 9 Material Identity Number: XX96-02140

Conference Title: Proceedings of First International Conference on Multiagent Systems

Conference Date: 12-14 June 1995 Conference Location: San Francisco, CA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: We discuss a number of previously unaddressed issues that arise in automated negotiation among self-interested **agents** whose rationality is bounded by computational complexity. These issues are presented in the context of iterative task allocation negotiations. First, the reasons why such **agents** need to be able to choose the stage and level of commitment dynamically are identified. A protocol that allows such choices through conditional commitment breaking penalties is presented. Next, the

implications of bounded rationality are analysed. Several tradeoffs between allocated computation and negotiation benefits and **risk** are enumerated, and the necessity of explicit local deliberation control is substantiated. Techniques for linking negotiation items and multi- **agent** contracts are presented as methods for escaping local optima in the task allocation process. Implementing both methods among self-interested bounded rational **agents** is discussed. Finally, the problem of message congestion among self-interested **agents** is described, and alternative remedies are presented. (31 Refs)

Subfile: C

Copyright 1997, IEE

13/7/59 (Item 13 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

4983453

Title: Tangled webs of risk (cross-border securities settlements)

Author(s): Penrose, P.

Journal: Banking Technology vol.12, no.5 p.28, 30, 32

Publication Date: June 1995 Country of Publication: UK

CODEN: BATEEM ISSN: 0266-0865

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: A new Bank for International Settlements report into the role of intermediaries in cross-border securities settlement will force central banks to look closer at the potential risks posed by global custodians and organisations such as Cedel and Euroclear. (0 Refs)

Subfile: D

Copyright 1995, IEE

13/7/60 (Item 14 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

4607940 INSPEC Abstract Number: C9404-1230D-021

Title: Stock prices and volume in an artificial adaptive stock market

Author(s): Margarita, S.; Beltratti, A.

Author Affiliation: Istituto di Matematica Finanziaria, Torino Univ., Italy

Conference Title: New Trends in Neural Computation. International Workshop on Artificial Neural Networks. IWANN '93 Proceedings p.714-19

Editor(s): Mira, J.; Cabestany, J.; Prieto, A.

Publisher: Springer-Verlag, Berlin, Germany

Publication Date: 1993 Country of Publication: West Germany 746 pp.

ISBN: 3 540 56798 4

Conference Date: 9-11 June 1993 Conference Location: Sitges, Spain

Language: English Document Type: Conference Paper (PA)

Treatment: Applications (A)

Abstract: Presents an application of neural **networks** to financial markets, experimenting with various learning mechanisms that may describe reasonable behavioral rules followed by **agents** acting under incomplete information about the environment. Each **agent** is described by a neural **network** who decides the price she is willing to pay for an asset, and the quantity she wants to buy or sell. **Agents** differ as to a number of dimensions, and in particular the **trading** strategy that may be used to divide the traders in two different categories. The interactions among the different **agents** determine every day the market price and the volume of transactions. The authors analyze the behavior of the market as a function of the proportions of traders in the two categories, showing that increasing heterogeneity positively affects the market volume, without

visibly increasing the volatility of prices. They also experiment with different learning mechanisms, that can be interpreted in economic terms as forcing on the **agents** differing degrees of **risk** aversion. (8 Refs)

Subfile: C

13/7/61 (Item 15 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

4408745

Title: A sound network for communications (insurance company telecommunication)

Author(s): King, J.; Jawalka, R.

Author Affiliation: USAA, San Antonio, TX, USA

Journal: Best's Review - Property/Casualty Insurance Edition vol.93,
no.12 p.51-2

Publication Date: April 1993 Country of Publication: USA

CODEN: BRPIDU ISSN: 0161-7745

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: For a direct writer of life and personal property and liability insurance, telecommunications facilities are the lifeblood of its operations. The company's sophisticated **networks** also support its banking operations, a travel agency, buying service, discount brokerage, **investment** management company and real estate management and development companies. Rather than employing field **agents**, the company serves its members by telephone directly from its San Antonio headquarters and four regional field offices. To minimize the **risk**, the company asked AT&T to provide **risk** analysis and recovery strategies for identified **network**-failure scenarios, and requested that the recovery strategies be as automated as possible so as to have minimal impact on the association's membership. The local telecommunications carrier provided engineering drawings showing the precise placement of the access link conduits as part of the **risk** analysis. The company contributed by evaluating the vulnerabilities of its private telecommunications and data processing facilities. (0 Refs)

Subfile: D

13/7/62 (Item 16 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03698312 INSPEC Abstract Number: C90056331

Title: Incorporating subjective measures in robot motion planning

Author(s): Mobasser, B.G.

Author Affiliation: Dept. of Electr. Eng., Villanova Univ., PA, USA

Journal: Proceedings of the SPIE - The International Society for Optical Engineering vol.1195 p.340-8

Publication Date: 1990 Country of Publication: USA

CODEN: PSISDG ISSN: 0277-786X

Conference Title: Mobile Robots IV

Conference Sponsor: SPIE

Conference Date: 6-7 Nov. 1989 Conference Location: Philadelphia, PA, USA

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: Path planning can be grossly defined as the problem of reaching a goal from a starting position, avoiding collisions and satisfying one or more optimality criteria. A prerequisite to such planning is the availability of an occupancy map either as a priori information or

generated **online** . Recent work has shown that such information can at best be obtained within a probabilistic framework, hence exact occupancy status is never known with absolute confidence. This paper presents a formal framework for formulating path planning under uncertainty. It is shown that paths compete not just on the basis of physically measurable parameters but also on the basis of collision **risk** . There emerge circumstances requiring a formulation of underlying subjective **trade** -offs among competing paths with the added element of **risk** . A set of experimental results shows the actual implementation of the proposed path planner inside a certainty grid.

(8 Refs)

Subfile: C

13/7/63 (Item 17 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03074682 INSPEC Abstract Number: B88015052, C88010050

Title: Networks and competitiveness

Author(s): Lanvin, B.

Author Affiliation: UNCTAD, Geneva, Switzerland

Journal: Bulletin de l'IDATE no.25 p.615-025

Publication Date: Nov. 1986 Country of Publication: France

Conference Title: Les Services de Communication du Futur. Actes des 8/sup e/ Journees Internationales (Communication Services of the Future. Proceedings of the 8th International Congress)

Conference Date: 17-19 Nov. 1986 Conference Location: Montpellier, France

Language: French Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Economic aspects (E)

Abstract: The setting-up and increasing use of information **networks** is a major motivation for most advanced businesses to redesign their corporate strategies, These make it necessary to redefine fundamental terms such as product, market, **trade** , whenever guaranteed access to worldwide information **networks** has become a precondition for competitiveness. This is true both for firms (microeconomic dimension) and for countries (macroeconomic point of view). Access to information **networks** has also become a precondition for growth on markets where innovation has become a continuous process (zero-inventory management), shortening the product life cycle. Contrary to classical economic theory, information **networks** seem to increase the volatility of markets. This creates fresh opportunities and new constraints in **risk** management but also raises important questions about the validity of traditional economic indicators and the **risk** of peripheralisation of 'uninformed' **agents** . The development will contribute to a re-ranking of countries in terms of international competitiveness, and this to a new international division of labour. (19 Refs)

Subfile: B C

13/7/64 (Item 18 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02775545 INSPEC Abstract Number: C87000134

Title: MIS security: trade -offs and risk assessment

Author(s): Mikill, F.J., II

Journal: Journal of Information Management vol.7, no.3 p.9-13

Publication Date: Summer 1986 Country of Publication: USA

CODEN: JINMDN ISSN: 0198-9839

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The absence of adequate data security in business environment

can be harmful to successful company operation. The author discusses major issues of data security, as well as priorities and **trade** -offs involved in decisions about security. Throughout this paper several terms are repeated-business pressures, automation, data security, priority, **trade** -offs, **risk** assessment, decisions, and management. All of these terms represent the aggressive environment in which insurance companies operate. Management must create and seize opportunities that positively affect the future of their company. In doing so, they shall feel a level of **risk** and discomfort. Likewise, a company cannot sustain or condone poor **financial** results, declining sales, and **client** complaints. Emphasis should be placed on expending the resources of the company to assure successful operation. Just as product development, **agent** service, and policyowner service are essential to successful operation, so is data security. All levels of management must understand the consequences of their decisions and accept the inherent **trade** -offs and risks. By accepting a level of **risk** and contributing to positive results, management will have done its job. (0 Refs)

Subfile: C

13/7/65 (Item 19 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02218508 INSPEC Abstract Number: C84014980, D84000818

Title: Giving easy birth to Silicon Valley firms

Author(s): Foremski, T.

Journal: Computing p.24

Publication Date: 23 Feb. 1984 Country of Publication: UK

CODEN: CPTGB5 ISSN: 0144-3097

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Venture capital in Silicon Valley acts as the main seminal **agent** that brings about the creation of new companies in the area. Venture capital is presently funding three new firms a week in Silicon Valley, with **investment** of about \$50 million. Much of the cash is given in a very informal manner. There is no doubt that a very strong social **network** is a prime factor in determining the viability of new investments, but there is also a considerable amount of expertise heading the various venture capital funds. One of the most successful of these funds is Sequoia Capital. Over 10 years of operation, it has managed to achieve a compound rate of return of 50% annually for the investors-the result of shrewd investments which included Apple and Atari. Many delegations from Europe and Japan have visited Silicon Valley, and have studied the venture capital process, hoping to emulate the success stories back home. But the process is a complex one, consisting of a mish mash of the US way of conducting business, and complex tax regulations that can encourage **risk** capital. (0 Refs)

Subfile: C D

13/7/66 (Item 20 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

00652259 INSPEC Abstract Number: C74015605

Title: A mixed integer goal programming model for capital budgeting in a property and casualty insurance company

Author(s): Lawrence, K.D.; Burbridge, J.J., Jr.

Author Affiliation: Prudential Property & Casualty Insurance Co., Woodbridge, NJ, USA

Journal: Bulletin of the Operations Research Society of America
vol.22, suppl.1 p.B65

Search Report from Ginger D. Roberts

Publication Date: Spring 1974 Country of Publication: USA

CODEN: ORSBAS ISSN: 0030-3666

Conference Title: 45th Joint National Meeting of the Operations Research Society of America and The Institute of Management Sciences (Abstracts only)

Conference Sponsor: Operations Res. Soc. America; Inst. Management Sci

Conference Date: 22-24 April 1974 Conference Location: Boston, MA, USA

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Applications (A); Economic aspects (E); Theoretical (T)

Abstract: The multi-period project selection process that this modeling effort is concerned with is composed of projects that are related to both the administrative and operational functional areas of a property and casualty insurance company. The objective function structure of this model includes and multiple goals of maximization of **net** present value, **agents** earning, social responsibility and the types of insurance coverage offered as well as the minimization of **investment risk**, operating expenditures and amount of manpower used.

Subfile: B C

13/7/67 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00608117 00PW08-035

Trade on: **blue-chip brokers add wireless services for PDAs, pagers, Web phones**

Crouch, Cameron

PC World, August 1, 2000, v18 n8 p56, 1 Page(s)

ISSN: 0737-8939

Reports that **online** brokerages E-Trade, Charles Schwab, and Merrill Lynch have launched wireless services which allow users to manage **investment** accounts via Palm and Windows CE-based handheld personal digital **assistants** (PDAs), **Web**-enabled phones, or two-way pagers. Mentions the **risk** that a user's chosen brokerage service is not interoperable with the user's wireless device or service provider. Cites the difficulty of accessing the account via a mini **Web** browser. Says that subscribers to wireless services can execute trades or choose to receive alerts when a stock price reaches a given price level, a feature that may prove more appealing to mobile investors than the ability to **trade**. Includes a photo and a table. (MEM)

13/7/68 (Item 2 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00534835 99IE05-006

Newsmaker

Andrews, Whit

Internet World, May 3, 1999, v5 n17 p6, 1 Page(s)

ISSN: 1081-3071

Presents a profile of George Bell, chief executive officer of the **Internet** search engine company, Excite. Explains that he was publisher of the Times Mirror Magazines prior to his Excite position. Indicates that his approach to **risk**-taking has made Excite comfortable with levels of **risk** that would be considered crazy elsewhere. Mentions that his achievements include the payment of Excite cash in exchange for a placement on Netscape's **Net** Search and the purchase of The McKinley Group, whose Magellan search guide has its own spot on **Net** Search. Indicates that Excite has purchased the **WebCrawler** brand and engine from America **Online**. Describes his role in selling Excite's value to Intuit, which convinced

Search Report from Ginger D. Roberts

the latter to make an **investment** in the company during a time of weak secondary public stock offering. Includes one photo and one sidebar. (MEM)

13/7/69 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00171382 88WS06-003

Hedging **block desks** to keep them in the chips A **prototype expert system** may help PaineWebber manage the risky business of hedging **block trades**.

Schmerken, Ivy

Wall Street Computer Review , June 1, 1988 , v5 n9 p19-22

Reports on the development of The Intelligent **Hedge Evaluation Assistant** , a **block trade hedging** advisor currently under testing by PaineWebber Inc. Notes that an expert system simply formulates a comprehensive set of rules based on the knowledge of **trading** experts, and can then be tuned to deal with any contingency affecting trades. PaineWebber's system was developed by Sun, runs on a Sun-3 workstation, and is compatible with Sybase, a relational database management system from Sybase Inc., Berkeley, CA. Contains one photo. (djd)

?

?show files;ds

File 348:EUROPEAN PATENTS 1978-2002/APR W04

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020502,UT=20020425

(c) 2002 WIPO/Univentio

Set	Items	Description
S1	138	FINANCIAL(2W)FUNCTION? ?
S2	97330	FINANCIAL OR FINANCE OR FINANCING OR INVESTMENT OR ACCOUNT- ING OR GENERAL()LEDGER? OR COST()ALLOCATION OR BUDGETARY()CON- TROL OR ACCOUNTS()PAYABLE OR ACCOUNTS()RECEIVABLE? OR TRADE OR TRADING
S3	1477130	CALCULAT? OR MATH? OR COMPUTE OR COMPUTES OR COMPUTING OR - COMPUTATION OR ALGORITHM? OR REPORT? OR FUNCTION? ?
S4	793629	INTEREST OR VALUE OR PAYMENT OR ASSET? ? OR DEPRECIATION OR VALUE OR VALUATION OR NPV OR RATE OR TERM OR CASH()FLOW OR B- ALANCE OR PERIOD? OR CASHFLOW?
S5	362550	AGENT? ? OR BOT OR BOTS OR INFOBOT OR INFOBOTS OR KNOWBOT - OR KNOWBOTS OR ASSISTANT? ? OR CRAWLER? ? OR ROBOT? ? OR CHAT- TERBOT? ? OR SOFTBOT? ? OR WEBCRAWLER? ? OR SPIDER? ? OR META- CRAWLER? OR WANDERER?
S6	525587	TRANSPARENT? OR SEEMLESS? OR SECRET? OR PRIVATE? OR SECURE? OR AUTOMATIC? OR TRANSPARENCY
S7	71382	AUTO OR (WITHOUT OR NO OR "NOT" OR NON) (3N) (HUMAN OR USER? ? OR OPERATOR?) (3N) (INTERVEN? OR INPUT? OR ACTION? OR ACTIVIT? OR INITIAT? OR REQUEST? OR COMMAND? OR INSTRUCTION?) OR SUBR- OUTINE? OR SUB()ROUTINE?
S8	97554	RISK OR HEDGE? ? OR HEDGING
S9	245315	NETWORK? OR ONLINE OR ON()LINE OR INTERNET? OR EXTRANET? OR INTRANET? OR LAN OR WAN OR NET()WORK? OR WEB OR WEBSITE? OR - WEBPAGE? OR WORLDWIDE()WEB OR WWW OR CYBERSPACE?
S10	3895	(S2(6N)S3 OR S3(6N)S4) (S)S5
S11	111	S8(S)S10
S12	13	S1(S)S8
S13	121	S11 OR S12
S14	48	S13 AND IC=G06?
S15	1085	(S2(6N)S3 OR S3(6N)S4) (S)S8
S16	49	S2(S)S5(S)S8(S)S6
S17	50	S6(S)S7(S)S15
S18	90	S16 OR S17
S19	65	S2(S) (S5 OR S7) (S)S6(S)S8
S20	9	S19 NOT (S11:S14 OR S16:S18)
S21	109	S1 AND IC=G06F
S22	2	S11 AND IC=H04L
S23	15	S12 OR S22
S24	3080	(S6 OR S7) (6N)CLIENT? ?
S25	25	S10(S)S24
S26	37	S23 OR S25
S27	41	(S1 OR S2(6N)S3 OR S3(6N)S4) (S)CLIENT? ?(S)SERVER? ?(S)S8
S28	68	S26 OR S27

?t28/3,k/all

28/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01273923

SYSTEM FOR EVALUATING PRICE RISK OF FINANCIAL PRODUCT OR ITS FINANCIAL
DERIVATIVE, DEALING SYSTEM, AND RECORDED MEDIUM
SYSTEM ZUM EVALUIEREN VON PREISRISIKEN VON FINANZIELLEN PRODUKTEN ODER
IHRER FINANZIELLEN URSPRUNGE, HANDELSSYSTEM UND AUFZEICHNUNGSMEDIUM
SYSTEME D'EVALUATION DU RISQUE DE PRIX D'UN PRODUIT FINANCIER OU D'UN
DERIVE FINANCIER DE CELUI-CI, SYSTEME DE TRANSACTION ET SUPPORT

ENREGISTRE

PATENT ASSIGNEE:

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Kawasaki-shi, Kanagawa 212-8572, (JP), (Applicant designated States:
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PATENT (CC, No, Kind, Date): EP 1178416 A1 020206 (Basic)
WO 200116819 010308

APPLICATION (CC, No, Date): EP 2000955031 000825; WO 2000JP5755 000825

PRIORITY (CC, No, Date): JP 99242152 990827; JP 2000219655 000719

DESIGNATED STATES: DE; FR; GB; IT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60; G06F-019/00

ABSTRACT WORD COUNT: 270

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200206	2287
SPEC A	(English)	200206	25826
Total word count - document A			28113
Total word count - document B			0
Total word count - documents A + B			28113

...SPECIFICATION method.

It is still another object of the present invention to provide a price and risk evaluation system for a financial product or its derivatives, which system introduces a new function of probability density for estimating a price distribution and a risk distribution of a financial product. This function is capable of establishing a sampling method for improving the efficiency of computation, and allows risk prices to be computed at a high efficiency.

It is yet another object of the...

28/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01124574

INTEGRATED FINANCE RISK MANAGER AND FINANCIAL TRANSACTION MODELING DEVICE
INTEGRIERTER FINANZIELLERRISIKO-VERWALTER UND FINANZIELLES TRANSAKTIONS-FOR
MUNGSGERAT

GESTIONNAIRE INTEGRE DES RISQUES FINANCIERS ET DISPOSITIF DE MODELISATION
DES TRANSACTIONS FINANCIERES

PATENT ASSIGNEE:

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 , (JP)
 YAMASHITA, Tsukasa, 262-3-2-103, Morookacho, Kohoku-ku, Yokohama-shi,
 Kanagawa 222-0002, (JP)
 SUNAMI, Hideyuki, 4-18-30, Shibaura, Minato-ku, Tokyo 108-0023, (JP)
 LEGAL REPRESENTATIVE:
 Leson, Thomas Johannes Alois, Dipl.-Ing. (78981), Patentanwalt
 Tiedtke-Buhling-Kinne & Partner, Bavariaring 4, 80336 Munchen, (DE)
 PATENT (CC, No, Kind, Date): EP 1017004 A1 000705 (Basic)
 WO 0000919 000106
 APPLICATION (CC, No, Date): EP 99928207 990630; WO 99JP3507 990630
 PRIORITY (CC, No, Date): JP 98183133 980630
 DESIGNATED STATES: DE; FR; GB; IT; NL
 INTERNATIONAL PATENT CLASS: G06F-019/00; G06F-157:00
 ABSTRACT WORD COUNT: 125
 NOTE:
 Figure number on first page: 5

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200027	2449
SPEC A	(English)	200027	19095
Total word count - document A			21544
Total word count - document B			0
Total word count - documents A + B			21544

...ABSTRACT by a class storing a class of an original asset transaction as
 a container. A **financial** curve definition **function** and a function of
 realizing a virtual curve by combining a plurality of financial curves
 are implemented. A user interface capable of easily changing a parameter
 for use in **risk** management and displaying a simulation result thereof
 can be provided.

28/3,K/3 (Item 1 from file: 349)
 DIALOG(R) File 349:PCT FULLTEXT
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00886064

METHOD AND SYSTEM FOR PROVIDING FINANCIAL FUNCTIONS
PROCEDE ET SYSTEME POUR ASSURER DES FONCTIONS FINANCIERES

Patent Applicant/Assignee:

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 (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

HAYNES Michael N (agent), 1341 Huntersfield Close, Keswick, VA 22947, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219173 A1 20020307 (WO 0219173)
 Application: WO 2001US27038 20010830 (PCT/WO US0127038)
 Priority Application: US 2000650733 20000830

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
 CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

Search Report from Ginger D. Roberts

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22292

Fulltext Availability:

Detailed Description

Claims

English Abstract

A method is disclosed for providing **financial functions** by an **agent** for each of a plurality of clients. One embodiment includes, relating to a **financial function** of each client, demonstrating that more than one activity of the **agent** and of one or more subagents can be **transparent** to the **client**, receiving financial information at the **agent**, creating **risk** management information relating to the financial information, analyzing the **risk** management information in the context of the financial information, determining an action based on the...

...behalf of the client, and communicating with the client one or more activities of the **agent** and the one or more subagents.

Detailed Description

... management and trading, and, more particularly, to a method and system for clients to outsource **financial functions** to an agent or to an agent and one or more subagents.

Brief Description of...

...Human Resources function of BP Amoco to a relatively small California firm. The outsourcing of **financial functions** analogous to these has not been done as yet. Typical **financial functions** are treasury, credit management, **risk** management, and trading, together with several of their associated sub-functions.

Treasury management, for example, can be subdivided into the following **financial functions**: short-term funding and cash management, debt management, asset and liability management ("ALM"), and commodity price **risk** management. Another example of **financial functions** is market **risk** management comprising the middle-office support for the above treasury functions. Yet another example of **financial functions** is credit management, which can be subdivided into the following **financial functions**.

credit spread trading (which can be further subdivided into the front-office credit spread trading...

...counterparty exposure management, collateral management, credit risk management, and loan portfolio management. The last four **financial functions** are primarily middle-office type functions.

The activities that make up these **financial functions** are the relevant daily operations of the front-office trading departments and the associated middle-office **risk** management and back-office support departments.

Front-office activities can include.

1. Trading execution, sometimes...the parts evaluated independently, the

construction of total risk requires certain knowledge of the entire **financial function** of the client. Otherwise, diversification effects might not be captured, and, more importantly, it might not be possible to even define the concept of "**risk**" which typically depends on the period over which performance is to be measured together with other strategic objectives of the **financial function**.

Contrary to outsourcing, there are a number of risk management Application Service Providers ("ASPs"), which...

- ...sometimes in the form of ASPs, that might allow clients to improve the management of **financial functions** mentioned above, but always assuming that the models and the advice are used properly. Financial...
- ...fund shares and trading on behalf of the fund, they have done so without demonstrating **transparency** to their **clients** and without enabling the clients to interact with the **agent**, access information, and/or monitor the **agent's** activities.

Furthermore, unlike investment banks, fund managers are not creators of technology and have...

- ...receive detailed transaction information on all the financial instruments and their positions relevant to the **financial function**. The commercial feasibility of providing **financial functions** for multiple clients which requires the agent to receive such detailed and frequently very complex...
- ...certification, digital signatures, hash functions, SSL, etc. Currently, there are no agents that provide entire **financial functions** to their **clients** by demonstrating **transparency**. Conversely, **clients** are unlikely to outsource **financial functions** to an **agent** if the **agent** is not able to demonstrate transparency and lack of conflicts of interest. Further, it is unlikely that potential **agents** could run **financial functions** at costs lower than those incurred by the **clients** without the appropriate **secure** and reliable data transfer technology and/or without being able to quantify the liability associated trust from a client so that the client is willing to outsource entire **financial functions**, and in some situations can also be necessary for the agent to be willing to assume the liability associated with taking over such **financial functions**. To achieve such transparency, certain embodiments of the invention recognize that a network-based user...
- ...monitoring can be done more effectively than monitoring the activities of the client's own **risk** management and trading staff through a glass partition.

The client might access, through the network...

- ...invention follows.
Additional Description
Certain embodiments of the present invention provide a method for providing **financial functions** by an agent for each of a plurality of clients. One embodiment includes the following steps, relating to a **financial function** of each client, demonstrating that more than one activity of the agent and more than one activity of one or more subagents can be **transparent** to the **client**, receiving financial information at the **agent**, creating **risk** management information relating to the financial information, analyzing the **risk** management information in the context of the financial information, determining an action based on the ...
- ...and communicating with the client through a network one, two or more activities of the **agent** and one, two or more activities of the one or

more subagents.

An action can...clients where, in some cases, each client might be outsourcing either a different type of **financial function**, a different class of financial instruments within the same activity, different financial guidelines, different benchmarks, different measures of performance and/or **risk**, and/or different **risk** limits within the same type of **financial function**. Embodiments of a method of the present invention can allow an agent to perform middle...

...procedures and security framework at the agent before allowing the regulated client to outsource the **financial function**.

Method 100

Fig. 1 is a flowchart of an embodiment of a method 100 of...

...information can include, for example, detailed information pertaining to the financial instruments relevant to the **financial function**, financial guidelines for the management of the function, a benchmark that provides criteria for the measurement of performance of the agent, **risk** limits, if any, which allow the agent to deviate from the benchmark at the discretion...

...plus 45 basis points.

Another example of a financial guideline for a credit risk management **financial function** is to **hedge** all swaps counterparty or corporate bond net credit exposures below a specified minimum credit rating...
...are in place in the appropriate jurisdiction. The returns, costs, or P&L of the **hedged** portfolio might constitute the benchmark for the agent.

Risk limits can be used to allow...the application of some form of judgment based on knowledge of the objectives of the **financial function**. For example, **risk** management information based on historical data might be useless information to determine an action during periods of crisis, where stress scenario type **risk** management information is likely to be more appropriate.

Further, the risk management information might also be meaningless unless viewed in the context of the financial guidelines for the **financial function**.

Although in more than one embodiments of the present invention some analyses of risk management...

...invention by an expert system able to trigger automated actions based on knowledge of the **financial function**. For example, the expert system could determine, based on pre-programmed rules, that during periods...

...market volatility, the credit rating or default probability of certain types of credits such as **hedge** funds deteriorates by a specified amount. The expert system could then use the revised data...

...market conditions return. At the same, time the expert system can replace the value-at-**risk** measure used for the limits with a stress test measure, which is more appropriate during...and securities sales and trading for the investment bank, and the strategic aspects of the **financial function**, e.g. minimum liquidity requirements during both non-nal and abnormal or crisis market conditions...of the disclosed invention. For a client, outsourcing the risk management and trading of a **financial function** can allow the client to.

1. Focus on its core business and on the strategic aspects of the **financial functions** being outsourced without diverting valuable resources to their day-to-day operation;
 2. Improve the management of the **financial functions** by receiving relevant information only, together with analyses of the information performed by external **risk** management and trading professionals;
 3. Reduce costs;
 4. Reduce operational risks;
 5. Create value through...
- ...6. Out-perform the benchmark by giving trading discretion to the agent within the
- 9
- risk** limits; and/or
7. Maintain the desired level of control over the **financial function** by making use of the transparent communication facilities provided by the agent.

...between the agent, the subagent(s), and the client. In fact, the provision of the **financial functions** could be structured legally in a variety of ways without changing certain embodiments of the...

...can apply for most other activities of the function. Similarly, in the activity of providing **risk** management information and communicating transparently, the agent can be considered to be acting as an...

...more subagents.

By implementing this additional level of outsourcing, embodiments of the method of providing **financial functions** to the client by an agent can remain the same as described previously, except that...

...of which allow virtually any non-web-based trading applications such as Oberon of Lombard **Risk** Systems Limited of London, England, or those of Principia Partners of Jersey City, New Jersey...skills of multiple distinct subagents, thereby potentially resulting in even better overall performance of the **financial function**.

Moreover, due to the networked nature of certain embodiments of the invention, although activities might...

Claim

1 A method for providing **financial functions** by an agent for each of a plurality of clients, comprising the steps of:
relating to a **financial function** of each client:
demonstrating that more than one activity of the agent and that more than one activity of one or more subagents can be **transparent** to the **client**;
receiving financial information at the **agent**;
creating **risk** management information relating to the financial information;
analyzing the **risk** management information in the context of the financial information;
determining an action based on the...financial function includes counterparty credit exposure management.

78 The method of claim 1, wherein the **financial function** includes financial **risk** management.

79 The method of claim 1, wherein the **financial function** includes market **risk** management.

80 The method of claim 1, wherein the **financial function** includes credit **risk** management.

81 The method of claim 1, wherein the **financial function** includes commodity price **risk** management.

82 The method of claim 1, wherein the **financial function** includes liquidity **risk** management.

83 The method of claim 1, wherein the **financial function** includes operational **risk** management.

84 The method of claim 1, wherein the financial function includes management of insurable risks.

85 The method of claim 1, wherein the **financial function** includes electricity price **risk** management.

86 The method of claim 1, wherein the financial function includes pension fund management...

...the financial function includes real estate management.

88 The method of claim 1, wherein the **financial function** includes **hedging**.

89 The method of claim 1, wherein the **financial function** includes dynamic **hedging**.

90 The method of claim 1, wherein the **financial function** includes mortgage prepayment **risk** management.

91 The method of claim 1, wherein the financial function includes front-office activities...

...method of claim 1, wherein the financial information includes current market data relevant to the **financial function**. 100. The method of claim 1, wherein the financial information includes economic information relevant to the **financial function**. 101. The method of claim 1, wherein the financial ...financial objectives. 102. A computer-readable medium storing instructions for steps comprising: relating to a **financial function** of each client from a plurality of clients: demonstrating that more than one activity of an agent and that more than one activity of one or more subagents can be **transparent** to the **client** ; receiving financial information at the **agent** ; creating **risk** management information relating to the financial information; analyzing the **risk** management information in the context of the financial information; determining an action based on the...

...one or more activities through a network to, the client. 103. An apparatus for providing **financial functions** by an **agent** for each of a plurality of clients, comprising: relating to a **financial function** of each client: means for demonstrating that more than one activity of the **agent** and that more than one activity of one or more subagents can be **transparent** to the **client** ; means for receiving financial information at the **agent** ;

means for creating **risk** management information relating to the financial information;
means for analyzing the **risk** management information in the context of the financial information;
means for determining an action based...

...activities to the client through a network. 104. A method for a client to outsource **financial functions** to an **agent** representing a plurality of clients, comprising the activities of:
providing **financial** information on one or more **financial functions** of the client to the **agent** ;
allowing the **agent** to facilitate the implementation of an action determined based on an analysis of **risk** management information created from the financial information. 105. The method of claim 104, further comprising enabling the **agent** to determine the action. 106. The method of claim 104, further comprising enabling at least...

...facilitates the implementation of the action. 108. The method of claim 104, further comprising receiving **risk** management information generated by the **agent** at the client. 109. The method of claim 104, further comprising receiving the analysis at...

...receiving a notification at the client of an action that will be implemented by the **agent** . 113. The method of claim 104, further comprising receiving a notification at the client of...

...one or more of the activities. 116. The method of claim 104, further comprising creating **risk** management information relating to the financial information in near real time. 117. The method of...

...behalf of the client. 118. A computer-readable medium storing instructions for activities comprising:
providing **financial** information on one or more **financial functions** of a client to an **agent** ;
enabling the **agent** to determine an action based on an analysis of **risk**

management information created from the financial information; and
allowing the **agent** to facilitate the implementation of the action. 119. An apparatus for a client to outsource **financial functions** to an **agent** representing a plurality of clients, comprising:
means for providing **financial** information on one or more **financial functions** of a client to the **agent** ;
means for enabling the **agent** or one or more subagents to determine an action based on an analysis of **risk** management information created from the financial information; and
means for allowing the **agent** to facilitate the implementation of the action. 120. A method for an **agent** to provide **financial functions** to each of a plurality of clients, comprising the steps of:
regarding a **financial function** of a **client** from the plurality of **clients** :
demonstrating to the **client** the potential **transparency** of more than one activity of the **agent** and more than one activity of at least one subagent;
receiving financial information at the **agent** or at one or more subagents;

analyzing **risk** management information created from, and in the context of, the financial information; and facilitating implementation, on behalf of the client, of an action of the **agent** or of the one or more subagents based on the analysis. 121. A method for an **agent** to provide **financial functions** to each of a plurality of clients, comprising the steps of: regarding a **financial function** of each client from the plurality of clients: receiving financial information at the **agent** ; facilitating implementation of a decision of at least one subagent that is based on an analysis of **risk** management information created from, and in the context of, the financial information; and enabling the client to monitor through a network activities of the **agent** or the at least one subagent. 122. A method for providing **financial functions** by an **agent** for each of a plurality of remotely-located clients, comprising the steps of: relating to a **financial function** of each client: demonstrating that more than one activity of the **agent** and more than one activity of at least one subagent can be **transparent** to the **client** ; receiving financial information at the **agent** ; creating **risk** management information relating to the financial information; analyzing the **risk** management information in the context of the financial information; determining an action based on the provide **financial functions** by an **agent** for each of a plurality of remotely-located clients, comprising the steps of: relating to a **financial function** of each client: demonstrating that more than one networked computer-based activity of the **agent** and more than one networked computer-based activity of at least one subagent can be **transparent** to the **client** ; receiving financial information at the networked computer system; creating **risk** management information relating to the financial information using the networked computer system; analyzing the **risk** management information in the context of the financial information; determining an action based on the...

...memory containing instructions, an input device, an output device, and a network interface, to provide **financial functions** by an **agent** for each of a plurality of remotely-located clients, comprising the steps of: relating to a **financial function** of each client: demonstrating that more than one networked information device-based activity of the **agent** and more than one networked information device-based activity of at least one subagent can be **transparent** to the **client** ; receiving financial information at the at least one networked information device; creating **risk** management information relating to the financial information using the at least one networked information device; analyzing the **risk** management information in the context of the financial information; determining an action based on the...

...a network interface, the at least one information device attachable to a

network, to provide **financial functions** by the **agent** for each of a plurality of remotely-located clients, comprising the steps of:
relating to a **financial function** of each client:
demonstrating that more than one information device-based activity of an **agent** and more than one information device-based activity of at least one subagent can be **transparent** to the **client** via the network;
receiving over the network financial information at the memory of the **agent** 's information device;
creating **risk** management information relating to the financial information using the processor of the **agent** 's information device;
analyzing the **risk** management information in the context of the financial information;
determining an action based on the...

...wherein said step of determining an action based on the analysis is performed by the **agent** . 127. The method of claim 125, wherein said step of determining an action based on...

...of facilitating implementation of the action on behalf of the client is performed by the **agent** . 129. The method of claim 125, wherein said step of facilitating implementation of the action...

...a plurality of information devices, at least one of the information devices operated by an **agent** , at least one of the information devices operated by a subagent, each information device having...

...output device, and a network interface, each information device attachable to a network, to provide **financial functions** for each of a plurality of clients, comprising the steps of:
relating to a **financial function** of each client:
demonstrating that more than one activity of the **agent** performed on the **agent** 's information device and more than one activity of at least one subagent performed on the subagent's information device can be **transparent** to the **client** via the network;
receiving via the network financial information at the memory of the **agent** 's information device;
creating **risk** management information relating to the financial information using the processor of the **agent** 's information device;
analyzing the **risk** management information in the context of the financial information using the processor of at least...

...one of the information devices. 131. A computer-readable medium storing instructions for operating an **agent** 's computer having a processor, an input device, an output device, and a network interface, the computer attachable to a network, to provide **financial functions** for each of a plurality of clients, the instructions enabling the performance of steps comprising:
relating to a **financial function** of each client:
demonstrating on a computer of the client that more than one computer-based activity of the **agent** and that more than one computer-based activity of at least one subagent can be **transparent** to the **client** via the network;
receiving via the network, financial information at the **agent** 's computer;
creating **risk** management information relating to the financial information using the processor of the **agent** 's computer;
analyzing the **risk** management information in the context of the financial information;

determining an action based on the...

...interface, the at least one computer attachable to a network, to enable the provision of **financial functions** for each of a plurality of clients, the instructions enabling the performance of steps comprising:
regarding a **financial function** of each client from the plurality of clients:
receiving financial information via the network at an **agent** 's computer;
facilitating implementation of a decision of a subagent that is based on a computer-based analysis of **risk management information** created from, and in the context of, the financial information; and
enabling the client to monitor through the network activities of the **agent** and at least one subagent. 133. A computer having a processor, an input device, an...

...to a network, and a computer-readable medium containing instructions to enable the provision of **financial functions** for each of a plurality of clients by an **agent** , the instructions for steps comprising:
regarding a **financial function** of each client:
receiving **financial** information via the network at the computer;
facilitating implementation of a decision of at least one subagent that is based on an analysis, performed by the **agent** on the computer, of
risk management information created from, and in the context of, the financial information; and
enabling the...

...activities performed by the subagent on behalf of the client. 134. A method for providing **financial functions** by an **agent** for each of a plurality of clients, comprising the activities of:
relating to a **financial function** of each client:
demonstrating that more than one activity of the **agent** can be **transparent** to the **client** ;
receiving financial information at the **agent** ;
creating **risk management information** relating to the financial information;
analyzing the **risk management information** in the context of the financial information;
determining an action based on the...

...with the client through a network one or more activities. 135. A method for providing **financial functions** for each of a plurality of clients, comprising the steps of:
relating to a **financial function** of each client:
demonstrating that more than one activity of one or more subagents can be **transparent** to the **client** and to an **agent** of the client;
determining an action by the one or more subagents, the action based on an analysis of **risk management information** by the **agent** , the **risk management information** analyzed in the context of financial information of the client from
which the **risk management information** was created by the **agent** ;
implementing the action by at least one subagent on behalf of the client;
and
communicating one or more activities of the one or more subagents with the client and the **agent** through a network.

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00886047

SYSTEM, METHOD, USES, PRODUCTS, PROGRAM PRODUCTS, AND BUSINESS METHODS FOR
DISTRIBUTED INTERNET AND DISTRIBUTED NETWORK SERVICES
SYSTEME, PROCEDE, UTILISATIONS, PRODUITS, PRODUITS PROGRAMMES ET PROCEDES
COMMERCIAUX POUR INTERNET REPARTI ET SERVICES DE RESEAU REPARTIS

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Claims

Claim

... a plurality of agents, a transaction per second for computational
environments, a condition of a **secure** network connection, a number of
clients per second that have been accessing a distribution server, a
number of router hops between...re-routing of at least one computational
request, a re-direction of at least one **computation** request, moving at
least one **asset** to a cache, moving at least one asset closer to a
target node, moving at...

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00886045

METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT
PROCEDE ET APPAREIL POUR DETERMINER UN INDICE DE REMBOURSEMENT ANTICIPE D'UN DEMANDEUR INDIVIDUEL

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Fulltext Availability:

Claims

Claim

... computer terminal for receiving the transmitted debt instrument application of the individual applicant;
a communication **server** connected to the computer network for receiving the transmitted debt instrument application of the individual applicant;
an application parser connected to the communications **server** for receiving the transmitted debt instrument application of the individual applicant from the communications **server** and parsing the information into debt instrument information and applicant information;
a prepayment model library...
...transmitting debt instrument prepayment models that match the debt instrument information;
and
a prepayment calculation **server** comprising a prepayment score generation model connected to the prepayment model library database for receiving...

...upon the debt instrument prepayment model and the prepayment score generation model, the prepayment calculation **server** being further adapted to transmit the prepayment score to at least one debt instrument origination computer terminal via the communications **server** and the computer network; where the prepayment score is calculated from the formula:
Score = ETP...

...score of claim [el], where the prepayment model library database further comprises:
a model training **server** for creating the debt instrument prepayment models for the prepayment model library database; and

prepayment historical data storage means connected to the model training **server** , the prepayment historical data further comprises prepayment statistics regarding debt instruments of various types. [6] The installation for determining a prepayment score of claim [e1], where the prepayment calculation **server** further comprises an econometric model that generates Low Discrepancy Sequence (LDS)-based scenarios of econometric parameters for input to the prepayment calculation **server** . [c4] The installation for determining a prepayment score of claim [c I], further comprising means...

...installation for determining a prepayment score of claim [c5], further comprising

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means adapted to **calculate** the prepayment **value** in a given scenario from the formula:

$$ps(t) = R (A, L, Es (t))$$

where...

...value of the debt instrument, a value of a portfolio containing the debt instrument, a **risk** to holders of the debt instrument, and a price of a servicing contract for a...

...to a prepayment model library database and the debt instrument information to a prepayment calculation **server** . [c12] The method for determining a prepayment score of claim [c I I], further comprising...

...applies to the debt instrument information and providing that prepayment model to the prepayment calculation **server** . [c13] The method for determining a prepayment score of claim [c 1 2], further comprising the prepayment calculation **server** receiving a prepayment model and an econometric model, where the prepayment calculation **server** further calculates a prepayment score for the applicant.

[c14] Themethodfordeterininingaprepaymentscoreofclaim[c13],wherethetotal prepayment at time...

...v (T) pv

where p(t) is a prepayment value.

[c16] Themethodfordeterminingaprepaymentscoreofclaim[c15],wherethe prepayment **value** in a given scenario is **calculated** from the formula:

19

$$ps(t) = R (A,L,Es (t))$$

where A ...claim [6], further comprising rating a broker based on prepayment scores of applicants that are **clients** of said broker. [c19] The method for determining a prepayment score of claim [6], further...

...value of the debt instrument, a value of a portfolio containing the debt instrument, a **risk** to holders of the debt instrument, and a price of a servicing contract for a...

28/3,K/6 (Item 4 from file: 349)

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00882917 **Image available**

CARGO INSURANCE MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ASSURANCE SUR FACULTES

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Claims

Claim

... himself or shipments. He can then send this information
to the cargo insurance management system **server** which will process the
information using databases that can be located somewhere else in the...
is a flow chart of a method of determining rules to calculate premium
rates using **risk** factors associated with claims filed according to a
preferred embodiment of the present invention.
DESCRIPTION...

...other. The
invention utilizes a central database that is accessed by all users
through a **server** using industry standard protocols and browsers. Users
can access the system, query the database, and...

...with the system without a browser by submitting eXtensible Markup
Language (XIVIL) files to the **server** using Secure HyperText Transport
Protocol (HTTPS).
The system allows shippers and transportation intermediaries to initiate
...

...and policy
conditions or seeking reinsurance accordingly. These tools also assist
policyholders in managing their **risk** and reducing their administrative
costs and paperwork generation.
Access control and security for the system...

...representative system in which the present invention is implemented is
illustrated in FIG. 1. Several **client** machines operated by shippers,
transportation intermediaries, insurance brokers, insurance underwriters,
claims
settling agents, recovery agents, and lawyers are connected to a
communication network such as the Internet. Content **server** machines are
accessible to the **client** machines through the communications network.
A typical **client** machine is a personal computer, notebook computer,
Internet appliance or pervasive computing device (e.g. a PDA or palm
computer). The **client** includes an operating system, such as Microsoft
Windows, and a suite of known Internet tools...

...Web browser, such as Netscape Navigator or Microsoft Internet Explorer,
and preferably, an e-mail **client**, to access the **servers** of the

network and thus obtain certain services. These services include one-to-one messaging...

...bulletin board), on-line chat, file transfer and the browsing of HTML pages.

A typical **server** is a Compaq Proliant **server** comprising one or more Intel-based processors, a **server** operating system such as Microsoft Windows NT and a web **server** program such as Microsoft Internet Information **Server**. The present invention is preferably implemented as a collection of HTML files and computer programs operating on a web **server**, or a web site. Although the invention will be described in the context of a single web **server**, it is common practice for several web **servers** to be linked together so as to provide services to many **clients** simultaneously and the described functionality may be implemented across multiple **servers**, even if they are physically separate from each other and connected only through the Internet'. The computer programs running on the web **server** contain routines for the generation of HTIVIL display screens and input forms that together comprise...alerts the user when policies are not used to book shipments in accordance with the **report period** specified in the policy. This prompts the user. to contact the policyholder to remind him...and conveyance authorization for each commodity covered by the policy (FIG. 13), restrictions, conditions and **risk** or war premiums for specific countries (FIG. 14), billing information including the frequency of invoicing...

28/3,K/7 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00876873 **Image available**

SYSTEM AND METHOD OF TRADING MONETIZED RESULTS OF RISK FACTOR POPULATIONS WITHIN FINANCIAL EXPOSURES

SYSTEME ET PROCEDE DE NEGOCIATION DE RESULTATS MONETISES DE POPULATIONS DE FACTEURS DE RISQUE INCLUSES DANS DES POSITIONS FINANCIERES

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Priority Application: US 2000222289 20000801

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SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Fulltext Availability:

Detailed Description

Detailed Description

... diagram of the database environment for the monetized risk factor

trading method on a typical **client / server** system;
Figure 2a is a flow diagram of the selection of a qualified underwritten exposure time **periods** where **financial** results are **reported**, here called actuarial results, with a display of a web page interface screen on Figure...

...5a is a flow diagram of the creation of a data warehouse that facilitates trading **risk** factor population results, here called an actuarial data warehouse, the purposes of with a display...

...Figure 5b;
Figure 6a is a flow diagram of the creation of a framework of **risk** dimensions, with a display of a web page interface screen on Figure 6b;

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Figure 7a is a flow diagram of the creation of an index that facilitates trading **risk** factor population results, here called an actuarial index, with a display of a web page interface screen on Figure 7b;

Figure 8a is a flow diagram of the publication of **risk** factor populations from the index, with a display of a web page interface screen on Figure 8b;
Figure 9a is a flow diagram of the creation and trading of monetized **risk** factor population results from the index, here called actuarial financial instruments, or actuarials, with a...

...interface screen on Figure 9b;

Figure 10a is a flow diagram of the basic **risk** management of a portfolio of monetized and traded **risk** factor population results, here called actuarial instruments, as applied to an underwritten exposure, with a...

28/3,K/8 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00876811 **Image available**
SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR DEVICE, OPERATING SYSTEM, AND NETWORK TRANSPORT NEUTRAL SECURE INTERACTIVE MULTI-MEDIA MESSAGING SYSTEME, PROCEDE ET PRODUIT PROGRAMME D'ORDINATEUR POUR APPAREIL, SYSTEME D'EXPLOITATION ET MESSAGERIE MULTIMEDIA INTERACTIVE RESEAU, NEUTRE ET SECURISEE

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2000706615 20001104; US 2000706616 20001104; US 2000706617 20001104; US
2000706621 20001104; US 2000706661 20001104; US 2000706664 20001104; US
2001271455 20010225; US 2001912715 20010725; US 2001912936 20010725; US
2001912905 20010725; US 2001912773 20010725; US 2001912885 20010725; US
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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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Detailed Description

Detailed Description

... these protocols would be very difficult to implement on a device with
limited memory and **computing** resources, and very annoying to the users.

These protocols do not provide solutions to the...to other e-mail 5
clients, and the like. Each of these additional e-mail **clients** may have
similar, narrower, or broader hardware capabilities, network connection
characteristics, and corresponding user preferences...display device
screen. Such devices include, for example, a desktop computer, notebook
computer, personal data **assistant** (PDAs), telephone, set-top box, movie
marquee, informational kiosk, Internet e-mail appliances, billboard,
microwave...client 336 is, for example, a general-purpose computer, a
notebook computer, a personal digital **assistant**, a telephone, a set-top
box, an Internet e-mail appliance, a movie marquee, an...includes their
email address, and will have proven that they have current access to the
private key that went with that certificate. The email address in the
certificate becomes the RecipientEmailAddress...

...certificate, then strong security properties, such as client
authentication based on access to a unique **private** key, are possible.

Traditional digital certificates such as X.509 are large and often two...
Data = info sent from client to server.

SM-Server-Data = info sent from server to **client** .

1 4 Overview of New Master Key Setup

The protocol for setting up a new...of the Client-Nonce extracted from
the first message, and the second message has a **value**, sometimes called
the Server-Nonce, that was chosen by the Server that is not predictable

...

28/3,K/9 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00873309

A DATA-PROCESSING METHOD AND SYSTEM FOR ESTABLISHING A PERSONALIZED RANKING
OF FINANCIAL INVESTMENT PRODUCTS FOR AN INVESTOR

PROCEDE ET SYSTEME DE TRAITEMENT DE DONNEES PERMETTANT D'ETABLIR UN
CLASSEMENT PERSONNALISE DE PRODUITS D'INVESTISSEMENT FINANCIER A
L'INTENTION D'UN INVESTISSEUR

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
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Claims

Claim

... of

processing systems with a decentralized structure. Within
'the Internet, the processing systems use a " **client**
server " architecture. As is known, a **client - server**
architecture is an information network architecture in
which each computer or process of the network behaves as
a " **client** " or as a " **server** ".

The **servers** are computers having significant
computational power or processes which are dedicated to
the management of disc storage units (file **servers**) , of
printers (printing **servers**) , or of network traffic
(network **servers**).

The **clients** are personal computers or workstations
on which the user can run the applications software. The
clients rely on the **servers** to find the necessary
resources such as, for example, files, devices, or even
computational power.

The Internet provides. for various protocols for
communication between the **clients** and the **servers** . one
particular protocol, which is known as the "World Wide
Web" ("WWW") or more simply the "Web" permits access to a
subset of **servers** (known as web sites) which support a
so-called hypertext document management system; the
documents...

...known as

HTML (11hypertext mark-up language") which permits
hypertext links to other documents.

A **server** processing system 120 of a supplier of
products and services according to the present invention
is connected to the telecommunication network 105. The
server processing system 120 constitutes a web site which
is accessible to the **client** processing systems connected

to the telecommunication network 105. Typically, some web pages of the web site 120 will be accessible without distinction to all of the **client** processing systems connected to the network, whereas some web pages of the site 120 will be accessible only to the **client** processing systems of users entitled or subscribing to the services offered by the web site 120.

In practice, the **server** processing system 120 will preferably comprise an outer ("front-end") subsystem connected directly to the...

...the back-end subsystem from the network 105.

Figure 1 also shown a user's **client** processing system 110, connected to the network 105. Typically, the user's **client** processing system 110 has access to the telecommunication network 105 by means of a respective...

...known on the Internet as an

"Internet service provider") not shown in the drawing.

The **client** processing system 110 comprises a computer 110e, for example, a personal computer.

For simplicity of description, Figure -1 shows only one **server** processing system 120 and only one **client** processing system 110; clearly, however, the system described above may be used by any number of **server** processing systems and **client** processing systems connected to the telecommunication network.

For example, further **server** processing systems from which the service and product provider's **server** processing system 120 can obtain data relating to the mutual funds, analyses of these data...

...simplicity, only one of these is shown, indicated 130 in Figure 1). Amongst these further **server** systems will be, in particular, the **server** systems of the various companies which manage mutual funds, with which the product and service provider's **server** system 120 will be able to communicate in order to administer any orders issued by...

...application protocol").

Figure 2 shows schematically the main components of the computer 110e of the **client** processing system 110.

The computer 110e is constituted, for example, by a

I O

personal...a "web cam"), etc.

A structure similar to that described above with reference to the **client** processing system 110 can also be used, on a suitable scale, for the product and service provider's **server** processing system 120.

Figure 3 shows, -again in schematic form, a partial content of the working memory of the computer 110e of the **client** processing system 110 and of the **server** processing system 120 during their operation. The information (programs and data) is typically stored in...

...least partially) into the working memory at the execution stage.

The computer 110e of the **client** processing system 110 includes, in addition to an operating system and various applications programs (not...

...driver module 305

communicates with a browser module 310 for access to the

web.

The **server** system 120 includes, in addition to an operating system and various administrative programs (not shown...

- ...module (R-INFO) 340 which manages the acquisition of information transmitted by the user's **client** processing system 110 by means of the telecommunication network 105. The module 340 communicates with...
- ...the module 370 relies on a table (F-BFI-TAD) 380 suitably created by the **server** system 120 and stored in its memory. In order to create the table 380, a...
- ...database 395 is given in Figure 13. The database 395 may be constructed by the **server** system 120 by obtaining the necessary data from providers of financial information, either by means...
- ...referred to 10 without distinction as the investor, visit's the web site of the **server** 120 by means of his own **client** processing system 110. The **server** 's engine 320 transmits, by means of the network 105, a web page for entry...
- ...These links are typically represented by "hot spots" in the web page displayed by the **client** computer 110e, which "hot spots" can be activated, for example, by means of the **client** computer's pointing device 255. One of the links, when activated by the user, leads...
- ...for example, a user identification code (a user ID) and a password, to the **server** processing system 120, by means of the telecommunication network 105. The module 325 relies on...it has been established that he/she is an investor subscribing to the service, the **server** 120 transmits to the **client** 110 a web page or, preferably, a sequence of web pages (QUEST box 402) which...
- ...one questionnaire, that is, by replying to the questions contained therein, the investor provides the **server** system with subjective information which will be used to deduce an investor profile. This subjective...
- ...be used in combination with the objective information stored in the database 395 of the **server** system in order to establish a personalized ranking of the financial investment products, for example...
- ...of the three questionnaires comprises, amongst other things, at least one question which enables the **server** system to deduce an investment "time frame" for the investor. The investor is obliged to...
- ...manner such that, if the user provides replies only to the first questionnaire, 5 the **server** system 120 can already deduce an approximate

investor profile by means of the module 350...

...user also provides replies to the second questionnaire, or even to all three questionnaires, the **server** system can deduce a more precise investor profile. In other words, the second and third questionnaires enable the **server** system to perform a "fine tuning" of the investor profile, particularly in relation to his...

...years", "ten years (or more)", "don't know"; in the web page displayed by the **client** computer, an entry box is displayed beside each suggested reply and the investor enters his...

...in whole or in part, to meet expenses. In the web page displayed by the **client** computer, two data-input windows are provided, one for the entry of the expected...experience in the subject of financial investments to be deduced. The investor also provides the **server** with an indication of the total amount of the financial resources which he/she wishes...

...web page 'currently displayed, he/she causes the replies provided to be transmitted to the **server** 120 on the network 105 simultaneously with a request for the next web page in...

...page; this process is repeated up to the last web page of the sequence. The **server** thus acquires information relating to the investor, that is, subjective information, to be set against...

...basis of the replies provided by the investor to the questions of the questionnaire, the **server** system establishes a value for a correction parameter EC ("experience corrector") which will subsequently be...

...the value of the correction parameter EC is established as follows. First of all, the **server** system **calculates** the **value** of a parameter EXP (CALC-EXP box 501 in Figure 5) on the basis of...

...of permissible values which extends from 0 to 100 is thus obtained. For simplicity, the **server** may divide the range of permissible values for the EXP parameter into a discrete number of "experience categories" and then establish into which experience category the **value** of the EXP parameter **calculated** for the investor (EXP-CL box 502 in Figure 5) falls. The plurality of experience...

...experience ("novice investor") fall within category EXCL3. As will be described below, the method of **calculating** the distribution of the **financial** resources can deal with exceptions to the rule. This is the reason for the decision...

...the remaining 10% of the investable assets TIA will be allocated, for example, to low- **risk** financial instruments such as, for example,

money market funds ("MMFs") (box 505 in Figure 5...

...investable assets TIA and a predetermined allocation of the remainder (TIA-TIAi) of the investors **assets** will be **calculated**. When the proportion TIAi of the investor's **assets** has been **calculated** in dependence on his level of experience, its distribution is calculated (box 507 in Figure...

28/3,K/10 (Item 8 from file: 349)
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00865408 **Image available**

METHOD AND APPARATUS FOR REQUESTING AND RETRIEVING MEDICAL INFORMATION
METHODE PERMETTANT DE DEMANDER UNE INFORMATION MEDICALE ET DE LA LIRE ET
DISPOSITIF CORRESPONDANT

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KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Claims

Claim

... conclusions by a licensed medical professional. Medical records may be used to help determine the **risk** presented by an insurance applicant. Medical records can also help determine causation and other issues...

...proper care of the patient. The prior art systems' shortcomings in this area increase the **risk** of improper treatment for the patient and increase the likelihood of malpractice by the healthcare...out in search of medical information. Specifically, three front-end physical environments are shown, a **client - server** environment 200, an intranet-based environment 205, and an internet-based environment 210. Each frontend physical environment includes one or more requesting and viewing **clients** ("RVC"s), respectively, **client - server**-based 215, intranet-based 220, and internetbased 225. An RVC is typically a terminal having...

...to prompts generated by executing software displayed on the RVC video

display. More specifically, a **client - server** RVC 215 would receive a request from an authorized user responding to prompts from software executing on requestor's **server** 230 or on RVC 215. An intranet-based RVC 220 would receive a request from...

...an authorized least one firewall 235 to deter unauthorized access. In the case of the **client - server** RVC 215, three firewall layers are shown in Fig. 2, double firewall 240 in combination...

...an intranet, the internet, modems, phone lines, satellites, wireless transmitters and receivers, optical lines, firewalls, **servers**, relays, bridges, repeaters, etc. Each request for medical information includes identification of a subject and...

...is received by an RVC, the request is transmitted to and received by a central **server** 245. A central **server** may consist of multiple computers performing specific tasks or executing independent processes. When central **server** 245 receives a request for medical information 105, it may optionally verify the request 1...

...and security requirements. Verification is communicated to the request handling software executing on the central **server** 245. An example of request verification 1 1 0 includes electronic verification of an electronic...hardware address, or the like. Following receipt of the request for information 105, the Central **Server** 245 will transmit a query to a medical information repository 275 for information pursuant to...

...and 260, as depicted in Fig. 2. Firewall 250 prevents unauthorized access to the central **server** 245. The particular method of communication is unimportant as long as information security measures are ...

...2 as leased line or internet 255. In addition, an Archive Medical Information System (AMIS) **server** 265 may be accessed by the central **server** 245. AMIS **server** 265 will
WO 01/98994 PCT/USOI/18445
8
"information repository unavailable" may be required...

...is located by the search, the information may be advantageously compiled and reformatted. The AIMS **server** or the central **server** may operate to reformat and/or compile the responses received, before the response is ultimately...

...AIMS. Alternatively the response may be transmitted to the intended recipient through the RVC. Central **server** 245 may provide several additional **value added functions** to the response(s) to queries prior to transmitting a response to the request 125. These **value added functions** include but are not limited to reformatting, searching for and appending names, addresses, phone numbers...

...invention, aside from overcoming the difficulties associated with the prior art, include: increased confidence in **risk** assessment through underwriting because medication information includes information about underlying physician-based records which otherwise may be unknown; more refined and cost effective **risk** analysis for smaller polices for which no extensive medical underwriting is typically performed; benefits for...

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00853835

TECHNIQUES FOR INVESTING IN PROXY ASSETS

TECHNIQUES D'INVESTISSEMENT DANS LES ACTIFS DE SUBSTITUTION

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

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UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Claims

Claim

... set of investors. One or more bank processors connected to the network are configured to **compute** the **value** of the resources pool.

7

One or more proxy assets set processors are configured to evaluate a proxy **asset** account **value** as a **function** of at least one corresponding index of the set of one or more indices. The...is linked to various ancillary infonnation sources and outlets, via communications links, such as dedicated **server** lines or telephone connections to the internet. Thus, the system is accessible to brokers or...

...manager, or separate firm external to the system, characterized herein as the bank. The bank **reports** to the systemi proprietor the **value** of the pooled resources, and the system proprietor tracks the separate accounts for the proxy...

...regulations for conventional short positions, the higher initial margin. allowing for a reasonably well-fimctioning **hedging** vehicle without margin calls. If the index drifts far from. a starting value of 100...

...it as a fimdamentally new investment vehicle that makes it much casier for participants to **hedge** their risks. In aecordance with pre-defined logic and controlling system instructions, the system proprietor... changes in account balances and ultimate.1Y into distributions to the owners of the proxy **asset** shares. A third **function**, a **trading**, issuance and rederaption system, is optionally integrated as a feature of the system. The first primary **function** is to create the proxy **assets**. In some embodiments, the systera provides tools for a human to identify the index to...

...how much is paid out per share each time period to owners of that proxy **asset** as a **function** of the **balance** in that proxy **asset** 's cash account per share, and possibly as a function of other data, such as... will then have the burden of selling off the elements of the complete sets to **clients** as best they can, leaving the problem of finding customers for the elements of the the proprietorship of the proxy **assets** set, or changing the definition or **computation** of the index on which one of the proxy assets is based, or any combination...transfer, so the transfer is always feasible, even though the down proxy asset cash account **balance** may be negative. Then the foregoing **calculations** are applied to calculate the appropriate dividend level per share for each proxy asset pair...facilitate its marketing to the public today. Table 2 below shows an outline of the **functions** of the proxy **asset** data processor according to one embodiment. The table gives an outline of the basic steps...

28/3,K/12 (Item 10 from file: 349)

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00846410 **Image available**

AUTOMATED INSURANCE SYSTEM AND METHOD

AUTOMATED INSURANCE SYSTEM AND METHOD

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Application: WO 2001US12021 20010413 (PCT/WO US0112021)

Priority Application: US 2000196928 20000413; US 2001833074 20010412

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Detailed Description

Detailed Description

... and supplies, the invention could support an Internet-based buying service for its participating providers.

FiNANcial FuNcTions

In one embodiment, the invention's financial management system digitally administers most, if not all, of the Company's **risk** retention and accounting functions through the use of custom software and by seamless integration with...

28/3,K/13 (Item 11 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00844643 **Image available**

**METHOD OF BILLING SERVICES, SERVER AND TELECOMMUNICATION SYSTEM
PROCEDES DE SERVICES DE FACTURATION, SERVEURS ET SYSTEME DE
TELECOMMUNICATIONS**

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BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
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GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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Fulltext Availability:

Claims

Claim

... the service provider to separate billing servers.

[0008] The server preferably comprises at least general **functions**
which are independent of billing and **payment** protocols and allow
tracking and selection of a suitable billing server and handshaking with
the...

...received from the billing server after handshaking. At least after
configuration the server software can **function** as a party in a **payment**
or billing procedure supported by the billing server. In an embodiment
of the invention the...

...words, billing is outsourced to the service provider. An advantage of
this is that each **payment** protocol requires fewer special **functions**
and smaller software at the service provider's server. Furthermore, the
service provider does not...be any computer or terminal connected to the
Internet directly, or, as is typical of **private clients**, through
specific Internet operators or Internet access providers' (ASP) dial-up
servers or gateways, with...

...00339

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lected by the client according to the pre-agreed protocol. Billing
servers and **agents** supporting this functionality are connected to the
Internet network by giving information on billing services...

...The SLP is a client/server-based service transmission process which is based on the **agent** technology known per se and which enables dynamic binding of the services desired by the...

...the user makes a service request from an application in his terminal to a user **agent** on the network, the user **agent** being a program procedure which functions independently of the network on behalf of the user...

...the service data of the services they offer, such as address and configuration data. Directory **agents** collect the service data provided by the servers into one location and thus the directory **agents** have information on all the services available. In the first preferred embodiment of the invention...

...in Figure 1 the service provider's server SPS functions in place of the user **agent** of the conventional SLP protocol and retrieves services for itself, not for the actual user...

...protocol, a number of billing servers BS1, BS2 and BS2 and at least one directory **agent** DA have been connected to the network. The billing servers BS1, BS2 and BS3 provide...to BS3 register the service data of the billing services they include with the directory **agent** DA, which acknowledges the data it has received. The servers BS1 to BS3 must register...

...at regular intervals, otherwise the service data are deleted from the directories of the directory **agent** DA. The billing servers BS1 to BS3 also inform the directory **agent** DA of services which have been removed, in which case the directory **agent** deletes the service data of these services from its directories. Thus the directory **agents** always have updated information on the billing services available.
[0021] The service data naturally include...

...with the SLP protocol, the service request having e.g. the form Srvrqst<service:directory- **agent** >. The request is transmitted as multicast or broadcast to the Internet. Since 'directory- **agent** ' has been defined as the service type, only directory **agents** DA react to it. They respond to this service request by sending a DA advertising...

...defined in the SLP protocol. The DAAvert message contains the address DAAaddr of the directory **agent** and a scope list of the services offered by the directory **agent** .
In step 22 of Figure 22 the SPS server receives a DAAvert message. Then the...

...step 21 in Figure 2) is not necessary in the initialisation step, either. The directory **agents** regularly send DAAvert messages to the network, which the SPS server can receive to update...

...are called tags in the SLP protocol). Having received the service request message the directory **agent** DA sends data only on the billing service or services the attributes of which match...The data are received directly from the billing servers also when there is no directory **agent** in the network.
[0026] In the following, an electronic business transaction and a payment or...

...the service request. It should be noted that reply messages can arrive from several directory **agents** or billing servers. In step 36 the SIPS server selects one billing service for use...

...billing server BS1 can interact to complete a payment transaction in any manner. A separate **secured** connection can be established between the **client** and the billing server BS1 as the billing server BS land the SPS server communicate...

...can have necessary agreements with banks, for example, and thus the billing server BS1 can **function** as the virtual 'seller' in a **payment** transaction in accordance with the SET protocol. The service provider, who actually sells goods or...calculates a common hash for the order and payment information and signs it with the **client** 's **private** key. This results in a 'double signature', which allows the SPS server, the billing server...an invoice form, on the basis of the billing service attributes sent by the directory **agent** .

[0036] The billing server BS1 updates its information to the directory **agent** (step 41) and the DA sends information on the billing services in a DAAdvert message...

28/3,K/14 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00844317 **Image available**

PERSONALIZED INVESTMENT CONSULTING SYSTEM IMPLEMENTED ON NETWORK AND METHOD FOR THE SAME

SYSTEME PERSONNALISE DE CONSEIL EN INVESTISSEMENT MIS EN OEUVRE SUR LE RESEAU ET PROCEDE APPROPRIE

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Detailed Description

Claims

Detailed Description

... means, and calculating a performance rank by synthesizing the client's investment attitude; and an **asset** allocation means for **calculating** an **asset** allocation for each kind of investment in accordance with the performance rank, and **reporting** **asset** allocation to the **client** through the communication means. According to this aspect of the present invention, it is possible to propose an optimum investment portfolio according to the **client** 's investment attitude.

In another aspect of the present invention, there is provided an investment...

Claim

... data of the client's is investment attitude received from the communication means; and an **asset** allocation means for **calculating** an **asset** allocation for each kind of investment in accordance with the performance rank, and **reporting** the **asset** allocation to the **client** through the communication means.

2 An investment consulting system implemented on a server computer that...

...a client database for storing client's investment information received from the communication means; an **investment** performance estimating means for **periodically** **calculating** a performance index based on a return and **risk** for each investment by accessing the **investment** database, and storing the **calculated**

34 performance index for each **investment** in the investment database;

a **client** 's attitude analysis means for quantitatively grasping a client's investment attitude based on data of the client's investment attitude received from the communication means, and obtaining a **client** index by **calculating** the **client** 's **investment** attitude in terms of the same dimension as the investment performance index to store the **client** index in the **client** database; and an investment selection means for selecting at least one investment having a small difference between the investment performance index and the **client** index of the requesting **client** by accessing the investment database in response to selection of the **client** ,, and proposing the selected investment to the **client** through the communication means.

3 The investment consulting system as claimed in claim 2, further...

...a client database for storing client's investment information received from the communication means; an **investment** performance estimating means for **periodically** **calculating** a performance index based on a return and **risk** for each investment by accessing the **investment** database, and storing the **calculated**

performance index for each **investment** in the investment database;

a **client** 's attitude analysis means for calculating performance ranks by quantitatively grasping and synthesizing a **client** 's investment attitude including a **risk** factor and an expected return based on data of the **client** 's investment attitude- received from the

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communication means, and obtaining a **client** index by calculating the performance ranks in terms of the same dimension as the investment performance index to store the **client** index in the **client** database;

an **asset** allocation means for ' calculating **investment** allocations for each kind of **investment** in accordance with the **client** 's performance ranksf and **reporting** the **investment** allocations to the **client** through the communication means; and

an investment selection means for selecting at lease one investment having a small difference between the investment performance index and the **client** index of the requesting **client** by accessing the investment database in response to selection of the **client** , and is proposing the selected investment to the **client** through the communication means.

7 The investment consulting system as claimed in claim 6, further...including a risk and an expected return based on data inputted through the inquiry; and

calculating an **asset** allocation for each kind of investment in accordance with the performance rank, and **reporting** the **asset** allocation to the **client** .

11 An investment consulting method executable on a server computer that communicates with a plurality of client computers connected through a network, the method comprising the steps of:

repeatedly performing **calculation** of an **investment** performance index with respect to an open market investment in proportion to a return that exceeds a benchmark's return and in inverse proportion to a **risk** factor for each kind of investment portfolios; performing an inquiry about a **clients**

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investment attitude by communication with the **client** computer;

quantitatively grasping the **client** 's investment attitude including a **risk** and an expected return based on data inputted through the inquiry, and calculating **client** performance ranks calculated in terms of the same dimension as the **investment** performance index; and **reporting** to the **client** computer at least one investment having the investment performance index where the difference between the **client** performance index and the investment performance index becomes minimum as a recommended investment.

12 An...

28/3,K/15 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00836144 **Image available**

NETWORKED INTERACTIVE TOY SYSTEM

SYSTEME DE JOUETS INTERACTIFS EN RESEAU

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2000192011 20000324; US 2000192012 20000324; US 2000192013 20000324; US
2000192014 20000324; US 2000193697 20000331; US 2000193699 20000331; US
2000193702 20000331; US 2000193703 20000331; US 2000193704 20000331; US
2000195861 20000407; US 2000195862 20000407; US 2000195863 20000407; US
2000195864 20000407; US 2000195865 20000407; US 2000195866 20000407; US
2000196227 20000410; US 2000197573 20000417; US 2000197576 20000417; US
2000197577 20000417; US 2000197578 20000417; US 2000197579 20000417; US
2000200508 20000428; US 2000200513 20000428; US 2000200639 20000428; US
2000200640 20000428; US 2000200641 20000428; US 2000200647 20000428; US
2000203175 20000508; US 2000203177 20000508; US 2000203182 20000508; US
2000203244 20000508; US 2000204201 20000515; US 2000204200 20000515; US
2000207126 20000525; US 2000207128 20000525; US 2000208105 20000526; US
2000208390 20000530; US 2000208391 20000530; US 2000208392 20000530; US
2000209471 20000605; US 2000210443 20000608; US 2000210445 20000608; US
2000212696 20000619; US 2000215360 20000630; US 2000216237 20000705; US
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2000220276 20000724; US 2000221933 20000731; US 2000223877 20000808; US
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2000231105 20000908; US 2000231103 20000908; US 2000234883 20000925; US
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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
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SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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SYSTEM AND METHOD FOR DETERMINING AND ALTERING RETIREMENT INCOME
SYSTEME ET PROCEDE DESTINES A DETERMINER ET A CHANGER UN REVENU DE RETRAITE
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KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
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Detailed Description

Detailed Description

... be provided through System 100.

Central controller module 1 12 preferably comprises either a single
server computer or multiple **server** computers configured to appear to
clients 105 as a single -14 resource. Central controller module 1 12
communicates with a number...

...105a-105d, such as responses to various queries, user appraisal
profiles, retirement income profiles, and **risk** tolerance profiles.
Various profiles may be saved for later retrieval and review, by the user
...
...a financial advisor). Further, such profiles may be shared with third
parties, such as banks, **financial** service providers, or others.
Additionally, **reports** may be generated regarding such profiles for one
or more users 105, where the reports...

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00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
OPERATIONS A BASE DE PAIEMENTS

Search Report from Ginger D. Roberts

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LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Claims

Claim

... network interconnection between Third Parties and Users will be jointly determined. Third Parties communicate their **risk** parameters and other payment-related information to Users. Only Users can pass **risk** parameters or payments-related information through to Payment Banks, as only the account holder...

...account. The Third Party Host Application is realized as software provided to Third Parties as **clients** of Users at multiple sites located globally. The software components of the GPM system, including...

...in the GPM System reflecting the expressed preferences of the Third Party with respect to **risk** management, messaging and reporting. Whether the User is required to implement these requests through the...

...tolerance for loss in respect of each counterparty or intermediary in each currency as payment **risk** parameters for GPM processing, either on their own account or on behalf of Third Parties...

...a clean payment limit (which may be set to zero). Users may also set default **risk** parameters to control **risk** in the absence of receipt of a periodic instruction. Users may alter **risk** parameters at any time. Preferably, GPM Users have the option of applying **risk** parameters to Counterparty payments according to message type, so that the GPM System can address payment **risk** either for own account transfers (MT200) and commercial payments (MT202) in a cross-border context...

...Party or User Host Application via telecommunications link into the office's internal systems. The "**risk** parameter" data files are transmitted to the GPM system via IP networks interlinked by routers... (Bloomberg, S.W.I.F.T.) and even the Internet. Once the GPM has received **risk** parameters or other messages from a User, the GPM Core System stores the input in the Data **Server** and processes the input in the Process **Server**. Data changes and messages will be sorted according to recipient using rules-based processing acting on the data fields in the files and messages. New data files are generated containing **risk** parameters for action by a single Payment Bank. These files are then published to Payment...

- ...Payment Banks acting for the User. Messages are sorted and routed to the appropriate recipient. **Risk** parameters are used by the Payment Bank Host Application in the Filter Process Module of...
- ...ensure that all payments made on behalf of a User comply with the User's **risk** parameters. The fundamental mechanism is the comparison of the payment amount in a **payment** instruction against an available **balance calculated** for the recipient Counterparty. Where the **payment** amount is within the available balance, the payment instruction is allowed to proceed. Where the...
- ...Module for specifically identified payment transactions or Counter-parties. The Payment Bank may override the **risk** parameters with a manual instruction, in its discretion or at the request of a User...
- ...clarification or resolution of the payments problem where it is not under his direct control. **Reports** are available on a **periodic** or on-demand basis for all GPM Network participants. All Third Party, User and Payment...
- ...Applications are capable of generating flexible, parameterized reports, according to the requirements of the request. **Reports** can contain data about Counterparties, currencies, **payment** types, failed payments and metrics of **payment risk** reduction **calculated** by the GPM Core System. The GPM Core System can also calculate performance metrics such as present invention, shown realized as a plurality of Third Party and User **client** workstations, applications interfaces and Web applications in operable communications with one another through a Web...
- ...of the GPM Core System of the present invention, shown realized as a plurality of **client** -ser-ver workstations, the whole being connected by a plurality of internet protocol networks to...
- ...the Granular Payment Management processes;
Fig. 7 is a schematic diagram of the flow of **risk** parameters, suspend instructions and messaging through the GPM System of the present invention
Fig. 8...
- ...between
two Users via their Payment Banks;
Fig. 9A I is a schematic representation of **Risk** Parameter Instruction Process in the GPM System of the present invention;
Fig. 9A.22 is a tabular schematic of a message format capable of instructing payment **risk** parameters to a Payment Bank according to an illustrative embodiment of the present invention; Fig. 9B is a listing of the **Risk** Parameters required for use in the Filter Process of the Payment Bank Host Application of...
- ...invention,
Fig. 9E I is a step-by-step textual description of the method for **calculating** the Available **Balance** parameter required for the Filter Process of Fig. 9C according to an illustrative embodiment of the present invention,
Fig. 9E2 is a schematic representation of the method for **calculating** the Available **Balance** parameter required for the Filter Process of Fig. 9C according to an illustrative embodiment of...
- ...representation demonstrating the advantages of the present invention for reducing and controlling levels of payment **risk** as between two

counterparties both using the GPM System of the present invention.
Description of...

- ...the GPM System of the illustrative embodiment is shown comprising a Web-based network of **client - server** workstations on which Web- **server** and Web-linked interface applications are supported, and Third Party, User and Payment Bank Host...
- ...Applications, Payment Bank Host Applications and the GPM Core System running on the Web-based **client - server** information network. The schematic for the illustrative embodiment demonstrates the flexibility of the network for...
- ...1) access mechanisms include: a plurality of proprietary network access workstations, personal computers, internally networked **clients** accessing **servers**, application-to-application integration with back office transaction processing systems, and other arrangements promoting ease...and other EDI standards) using commercially available translation methodologies. This will promote interoperability with existing **risk** management, payment and other computerised and automated systems within Third Parties, Users and Payment Banks...
- ...existing formats. and still use the data to populate their GPM inputs without replication or **risk** of inconsistency. Finally, XML is very flexible and extensible, allowing the creation of new data...
- ...from a plurality of geographically dispersed sites. This will facilitate "passing the book" of payments **risk** management between geographically dispersed branches and offices, where
9
a Payment Bank or User...
- ...The GPM Core System in the illustrative embodiment comprises: a plurality of personal computers or **servers** (e.g., EBM or similar) providing an Operations Workstation (2.1), Database **Server** (2.2), Authentication **Server** (2.3), Process **Server** (2.4) and Web **Server** (2.5), each interconnected to a Local Area Network (LAN) (2.6). A remote host...
- ...System in the illustrative embodiment comprises a Backup Operations Workstation (2.7), Backup/Mirrored Database **Server** (2.8), Back-up Process & Authentication **Server** (2.9) and Backup Web **Server** (2.10), each interconnected to a LAN (2.11). The GPM Core System...
- ...Payment Banks in the GPM System. The User Host Application is optimally installed on a **server** within the User's own internal back-office systems and accessed from a workstation, personal...will be used to populate the metrics controlling the assessment of payments against the Available **Balance** calculated in the Filter Process Module. In particular, the Payer designation, Payee designation and the amounts...
- ...reduce the systemic impact of defaults by enabling a participant of the GPM System to **calculate** exactly his **payment** exposure to a counterparty, and to fund more reliably any shortfall (necessarily limited to the...
- ...affected currencies. In some circumstances, a Third Party or User may wish to override the **risk** parameters instructed to the Filter Process Module at their Payment Bank for particular, identifiable payment...
- ...Host Application will enable flexible aggregation of payment flows to provide better information to support **risk** management and trading decisions vis-a-vis counterparties. When combined with the limits on payment **risk** operating in the GPM System, the effect should be to increase the global capacity for...

...may be occasional situations in which a Payment Bank might wish to override the automated **risk** parameters of the Payment Bank Host Application to permit a payment to proceed, despite its non-compliance with **risk** parameters set by the User. In this event, an override facility is whereby the Payment...

...particular
provi I I I I
Counterparties, to proceed for payment despite the breach of **risk** parameters. On the Reconciliation Date, the Users will use the MT950s generated as usual by...in Fig. 7, the GPM System is back-ward compatible with existing messaging, payments and **risk** management processes within market participants and payment banks. The GPM System supplements the current infrastructure...

...the payment date. The User then for-wards the information about payments exposures to his **risk** management operations. The **risk** management operations will determine appropriate levels of **risk** exposure to the counterparty according to tolerance for counterparty credit **risk**, currency liquidity **risk** and other measures (G). The resulting **risk** parameters are entered (H) in the module for generating **risk** parameters and suspend instructions in the User Host Application (I. 1). The User Host Application communicates these **risk** parameters to the GPM Core System (1), which applies rules-based processing (J) and data storage, and forwards the **risk** parameters (K) to the Filter Process Module in the Payment Bank Host Application via application...

...payments or liquidity management software (O). The Filter Process Module assesses the payment against the **risk** parameters for the Counterparty(ies) (P). If it falls, the payment message is returned to...

...User or Third Party for the GPM System to prove effective. The ability to control **risk** without the express agreement or cooperation of a counterparty is a significant innovation. As shown...

...banks making payments on their behalf into domestic payment systems) to control the payments against **risk** parameters. Separate instructions will be generated for each Counterparty in each currency. Currencies will be identified by ISO codes. These **risk** parameters are designed to control the level of payment **risk** and liquidity **risk** arising in connection with a Counterparty. The Third Party Host Application (4) will be capable of generating **risk** parameters, but will not have direct access to the GPM System. The Third Party must therefore forward its **risk** parameters to a User acting on his behalf (A). The User Host Application (1) can generate **risk** parameters on behalf of the User and Third Parties, and send these, as well as relaying any Third Party **risk** parameters, to the GPM Core System (13). The GPM Core System (2) will analyse and...

...files usincy rules-based processing. Data will be stored, and also forwarded to designated recipients. **Risk** parameters will be forwarded to the Payment Banks (C) designated as making payments on behalf of Users and Third Parties. The Payment Bank Host Application (3) will store received **risk** parameters and apply them during the Filter Process (D). Only payment instructions passing the parameters...

...E).
As shown in Fi@
T. 9A2, is an example of the data fields the **risk** parameter instruction generated by the Third Party or User Host Application might contain, using industry...

...and showing

L7

a variety of data relevant to the routing and application of the **risk** parameters. The data format fields follow content standards defined by S.W.I.F.T...indicates that there can be multiple counterparties or intermediaries designated as subject to a single **risk** parameter. This will be particularly useful for aggregating affiliated branches or corporate entities which are...

...in a default or insolvency. In this manner, a User or Third Party can control **risk** in a manner tailored to his perception of correlation among affiliated or similar trading entities...

...categories or sizes of payments or alternative payment channels. Fig. 9B provides examples of the **Risk** Parameters utilized by the Filter Process. Note that the **Risk** Parameters may be quite simple, including for each currency independently of the Counterparty (however designated ...

...Types. These three parameters are sufficient to enable the Filter Process to control the payment **risk** and liquidity **risk** arising in connection with the Counterparty for all payments of the designated types. Note that these **Risk** Parameters are provided as examples. Other parameter may be used to generate a **risk** profile that accurately correlates **risk** of releasing payment to the payment beneficiary for a given payment. Fig. 9C illustrated as...

...system. If the payment beneficiary or any intermediary is a Counterparty as defined in the **risk** parameters, then the Filter Process Module goes to Step E I and E2 for each...pass the Filter for the override Counterparty, but the Filter will still operate to check **risk** parameters in respect of all other Counterparties referenced as payment beneficiary or intermediaries. If...

...to step G to determine whether the identified payment type has been designated (in received **risk** parameter instructions) for processing by the Filter Process Module The default operation will be to...

...types to the Filter Process unless only specific payment types have been designated (in received **risk** parameter instructions) for processing by the Filter Process Module. Payment Type eligibility could be parametrized ...

...operated cooperatively by the New York Clearing House Association. The payment type identifier in the **risk** parameters can be structured to reference the various payment, so that, for example, payment instructions ...

...S.W.I.F.T. message type). Step I of the Filter Process Module involves **calculating** the Available **Balance** for the counterparty. This involves a process explained fully below. Step J of the Filter...

...the Filter Process, or (c) the stored Available Balance as revised by receipt of amended **Risk** Parameters specifying a change to the Clean Payment Limit. At Step 1.4, the process for **calculating** the Available **Balance** sends a timestamped inquiry to the payments/liquidity manager or other appropriate application to deten...

...process. As shown in Fig. 9F I, the same process used for generating and sending **risk** parameters can also be used to generate and send instructions to suspend all payments to...will have access to these records by way of inquiry and report facilities.
Creating Counterparty **Risk** Parameters Within the GPM System
Counterparties can be any entity with whom the User or...

...by its BIC or UID. The definition of counterparties will be an important element in **risk** control, as affiliated entities might be aggregated as a single counterparty for **risk** management purposes, even where each entity trades for its own account (e.g., geographically diverse...

...BICs. The GPM Svstem of the illustrative embodiment facilitates flexibility in creating and modifying counterparty **risk** parameters for use in the GPM System. Where a User elects human interaction, he can manually enter **Risk** Parameters via a browser interface to the User Host Application. Alternatively, he may translate a...

...processing. the User may have an application-to-application interface which automatically generates counter-party **risk** parameters for the GPM System from data and processes in his internal back-office systems. Where a User is setting counterparty **risk** parameters manually, they would select a counterparty from a drop-down list on the screen...

...GPM Svstem stores received data and messages from Users in the GPM Core System Data **Server** . The data and messages are validated for syntax and field validation. The Process **Server** then analyses the data, sorting counterparty instructions in the first instance according to the BIC...

...the Payment Bank Host Application. The Payment Bank Host Application is configured to accept counterparty **risk** parameters as parameters for rule-based decisions in the Filter Process Module on whether to...

...payment queue held on the Payment Bank's internal systems. Where a payment complies with **risk** parameters, it will be allowed to proceed for payment. Where a payment would breach the...

...for later reassessment. The Filter Process Module is acting in real-time to control User **risk** vis-a-vis the counterparty. It does this by using the data captured from incoming payments from the counterparty and outgoing payments to the counterparty to update the Available **Balance** **calculated** within the Filter Process Module about **payment** flows. Payments from a Counterparty (e.g., reflected in the generation of an MT 910...

...payment, preferably the Filter Process Module iteratively evaluates the given payment for compliance with the **risk** parameters applicable to each Counterparty as ...Host Application will maintain a log of payments activities. This will enable flexible compilation of **reports** on either a **periodic** or on-demand basis. At the end of the day, summary information about the day...

...a payment to proceed to the domestic payment system despite its failure to pass all **risk** parameters. If so, the Payment Bank will access the Payment Bank Host Application via a...

...Party or User is inclined to believe that a counterparty is in difficulty and at **risk** of default, or indeed is subject to an insolvency action, the Third Party or User...

...Module will automatically engage a trigger to reject further payments messages, regardless of compliance with **risk** parameters. The Payment Bank Host Application will generate a notification to the Payment Bank of ...

...determine to do so despite the effectiveness of the Suspend Instruction. Inquiries. Reports and Messaging

Risk reduction and control are enhanced in the GPM System by the provision of flexible realtime and **periodic** mechanisms for inquiries, **reports** and messaging. Any participant in the GPM System (Third Party,

User or Payment Bank) will...

...by a User or Payment Bank can be obtained in an automated manner from the **Payment Bank Host Application**. **Reports** to participants on GPM System usage will be L)enerated on an on-demand and...

...a variety of parameterised matters. These are likely to include: counterparty gross payments total, counterparty **risk** parameters, GPM **risk** reduction metrics, liquidity and efficiency of payments metrics, and other matters determined by the participants to be of **interest**. A **periodic report** of failed **payment** transactions will be generated a some prespecified time prior to the close of each domestic...

...Third Party accounts and counterparties, as required to form a consolidated view for their own **risk** management and regulatory reporting needs.

Audit Trail

The GPM System will maintain a comprehensive audit trail within the GPM Core System Data **Server** of all system actions such that all actions can be reviewed for audit, regulatory and GPM System of the present invention provides simple and effective **risk** reduction with great advantages over all prior art systems hitherto known. The accompanying graph is an illustrative example of the effect of **risk** management as between two market counterparry Users of the GPM System of the present invention...

...from the counterparty to the transactions. As a result, each party would under-take payment **risk** and liquidity **risk** of \$1 1 OM on the other for that day's settlements. Under the GPM...

...the Clean Payment Limit in US dollarsatSIOM, whllePartyBhassetitloweratS3M.

PaT-tvB'sriskonPartyAisthereforelowerthan Partv A's **risk** on Parrv B, consistent with individual **risk** assessment and the extent of the payment obliaations. In Euro, Party B has set his...

...in Euro rather than a poor assessment of Party B's credit. The total payment **risk** for each party is reduced to their net payment obligation in the sold currency and...

...in earlier time zones prior to a default.) In the illustrated example, the gross payment **risk** of \$1 IOM has been reduced to S 12M for Party A and \$I 3...

28/3,K/18 (Item 16 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00824982

HUMAN GENOME-DERIVED SINGLE EXON NUCLEIC ACID PROBES USEFUL FOR ANALYSIS OF GENE EXPRESSION IN HUMAN ADULT LIVER
SONDES D'ACIDE NUCLEIQUE A UN SEUL EXON DERIVEES DU GENOME HUMAIN UTILES POUR ANALYSER L'EXPRESSION GENIQUE DANS LE FOIE ADULTE HUMAIN

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Search Report from Ginger D. Roberts

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157273 A2 20010809 (WO 0157273)

Application: WO 2001US664 20010130 (PCT/WO US0100664)

Priority Application: US 2000180312 20000204; US 2000207456 20000526; US
2000608408 20000630; US 2000632366 20000803; US 2000234687 20000921; US
2000236359 20000927; GB 200024263 20001004

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 353364

Fulltext Availability:

Detailed Description

Detailed Description

... reporting the full sequence of human chromosome 21, the
Chromosome 21 Mapping and Sequencing Consortium **reports**
that prior bioinformatic estimates of human gene number may
need to be revised substantially downwards...into mRNA, regulating
message splicing after
transcription, of regulating message degradation, and the
like. Other **functions** include directing somatic
5 recombination events, contributing to chromosomal stability
or movement contributing to allelic...

...among all of the gene

25 prediction algorithms used. Thus, in Example 1, process 27
reported that GRAIL and GENEFINDER programs agreed on 0.7%
of genomic sequence, that GRAIL and...two or three or more.

After the physical substrate is prepared,
experimental verification of predicted **function** is
10 performed.

In a preferred embodiment of the present
invention, where the function sought...be
resident on the computer presenting such display which
often will be serving as a **client**, with the linked
information resident on one or more remotely located
servers.

Rectangle 85 displays the results of physical
assay of the sequence delimited by its left...

28/3,K/19 (Item 17 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00824981

HUMAN GENOME-DERIVED SINGLE EXON NUCLEIC ACID PROBES USEFUL FOR ANALYSIS OF

GENE EXPRESSION IN HUMAN PLACENTA

**SONDES D'ACIDE NUCLEIQUE A UN SEUL EXON DERIVEES DU GENOME HUMAIN UTILES
POUR ANALYSER L'EXPRESSION GENIQUE DANS LE PLACENTA HUMAIN**

Patent Applicant/Assignee:

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US)

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2001US663 20010130 (PCT/WO US0100663)

Priority Application: US 2000180312 20000204; US 2000207456 20000526; US
2000608408 20000630; US 2000632366 20000803; US 2000234687 20000921; US
2000236359 20000927; GB 200024263 20001004

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 344581

Fulltext Availability:

Detailed Description

Detailed Description

... one genome is input into process

200 where at least one, preferably a plurality, of
algorithmic methods are applied to identify putative coding
regions. In comparative sequence analysis, by contrast,
25...15 resident on the computer presenting such display, which
often will be serving as a client, with the linked
information resident on one or more remotely located
servers.

Rectangle 85 displays the results of physical
20 assay of the sequence delimited by its...

28/3,K/20 (Item 18 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00824980

**HUMAN GENOME-DERIVED SINGLE EXON NUCLEIC ACID PROBES USEFUL FOR ANALYSIS OF
GENE EXPRESSION IN HUMAN BREAST AND BT 474 CELLS**

**SONDES D'ACIDE NUCLEIQUE A UN SEUL EXON DERIVEES DU GENOME HUMAIN UTILES
POUR ANALYSER L'EXPRESSION GENIQUE DANS DES CELLULES BT 474**

Search Report from Ginger D. Roberts

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157271 A2 20010809 (WO 0157271)

Application: WO 2001US662 20010130 (PCT/WO US0100662)

Priority Application: US 2000180312 20000204; US 2000207456 20000526; US
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Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 153718

Fulltext Availability:

Detailed Description

Detailed Description

... to exon calling,
consensus among methods will in general increase
5 reliability of predicting other **functions** as well.

Thus, as indicated by query 26, sequence
processing 25, optionally with preprocessing 24...disposed
horizontally in field 81. Where multiple methods and/or
approaches are used to identify **function**, each such method
and/or approach can be represented by its own series of
20...resident on the computer presenting such display, which
10 often will be serving as a **client**, with the linked
information resident on one or more remotely located
servers.

Rectangle 85 displays the results of physical
assay of the sequence delimited by its left...

28/3,K/21 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00818625 **Image available**

SECURE PRIVATE AGENT FOR ELECTRONIC TRANSACTIONS

AGENT PRIVE PROTEGE POUR TRANSACTIONS ELECTRONIQUES

Patent Applicant/Assignee:

Search Report from Ginger D. Roberts

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IL (Nationality), (Designated only for: US)
NETEF Guy, 9 Elkabetz Street, 75774 Rishon le Zion, IL, IL (Residence),
IL (Nationality), (Designated only for: US)
Legal Representative:
COLB Sanford T (et al) (agent), Sanford T. Colb & Co., P.O. Box 2273,
76122 Rehovot, IL,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200152127 A1 20010719 (WO 0152127)
Application: WO 2001IL22 20010110 (PCT/WO IL0100022)
Priority Application: US 2000176390 20000113; US 2000737148 20001214
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14077

Fulltext Availability:
Detailed Description

Detailed Description

... issues credit cards to the secure private agent 16. These credit cards
are allocated to **clients** of the **secure private** agent 16, such as
the consumer 10, and are used during purchase or payment transactions...

...issuer 60 may also be involved in the authorization process as part of
its usual **function** in processing a credit card **payment** . As a fraud
prevention measure, the back office logic 44 interacts with the credit
card...

28/3,K/22 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00817663

AUTOMATED TRADING EXCHANGE SYSTEM HAVING INTEGRATED QUOTE RISK MONITORING
AND INTEGRATED QUOTE MODIFICATION SERVICES
SYSTEME D'ECHANGES COMMERCIAUX AUTOMATISE COMPRENANT UNE SURVEILLANCE DES
RISQUES DE COTE INTEGREE ET DES SERVICES DE MODIFICATION DE COTE
INTEGRES

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Search Report from Ginger D. Roberts

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150378 A2 20010712 (WO 0150378)
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Priority Application: US 99475534 19991230

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 11128

Fulltext Availability:

Detailed Description

Detailed Description

... to the broker service module 230 before first canceling old quotes.

Orders received by the **client** application **server** 2 1 0 are routed to the order handling service 220 as shown by line...

...the best order (or quote) in the book as shown by line 282. When a **trade** is executed, a fill **report** is issued to the quote service module 240 as shown by line 284. The quote service module 240 then analyzes the trade and determines whether the market-maker's **risk** threshold has been exceeded, as shown by line 286. The threshold test will be described...

...quote object 250 then informs market-maker of the fill through the use of a **trade report** service module (not shown).

In addition, at steps 286 and 287, the quote service module...

28/3,K/23 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00816815 **Image available**

METHODS AND APPARATUS FOR RAPID DEPLOYMENT OF A VALUATION SYSTEM

PROCEDES ET DISPOSITIF POUR LE DEPLOIEMENT RAPIDE D'UN SYSTEME D'EVALUATION

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150348 A2 20010712 (WO 0150348)
Application: WO 2000US34916 20001221 (PCT/WO US0034916)
Priority Application: US 99173695 19991230; US 2000741211 20001219

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14611

Fulltext Availability:

Claims

Claim

... algorithm 134, estimates of NPV

standard error are perforined as follows. For each of the **risk** models and for each segment in the models, assuming there are N policies in the

...

...embodiment of the present invention. System 300 includes at least one computer configured as a **server** 302 and a plurality of other computers 304 coupled to **server** 302 to form a network. In one embodiment, computers 304 are **client** systems including a web browser, and **server** 302 is accessible to computers 304 via the Internet. In addition, **server** 302 is a computer. Computers 304 are interconnected to the Internet through many interfaces including...

...a web-based phone or other web-based connectable equipment, including wireless web and satellite. **Server** 302 includes a database **server** 306 connected to a centralized database 76 (also shown in Figure 2) which contains data describing sets of asset portfolios. In one embodiment, centralized database 76 is stored on database **server** 306 and is accessed by users at one of computers 304 by logging onto **server** sub-system 302 through one of computers 304. In an alternative embodiment centralized database 76 is stored remotely from **server** 302. **Server** 302 is further configured to receive and store information for the asset valuation methods described...

28/3,K/24 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00814145

A METHOD FOR EXECUTING A NETWORK-BASED CREDIT APPLICATION PROCESS

PROCEDE DE MISE EN OEUVRE D'UN PROCESSUS DE DEMANDE DE CREDIT EN RESEAU

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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CHU Kevin, 490 Lindbergh Place, Apt. 515, Atlanta, GA 30324, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, P.O. Box 52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200146889 A2 20010628 (WO 0146889)

Application: WO 2000US35216 20001222 (PCT/WO US0035216)

Priority Application: US 99470805 19991222; US 99469525 19991222; US 99470039 19991222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM DZ

EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU

Search Report from Ginger D. Roberts

LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 98671

Fulltext Availability:
Detailed Description

Detailed Description

... storage formats) are discussed in
Tools - Information Management - Media Content Management
Test (8136)
Testing applications (**client** / **server** or Netcentric) remains a complex
task because of the large number of integrated components involved (for
example, multiplatform **clients** , multiplatform **servers** , multitiered
applications, communications, distributed processing, and data), which,
in turn, results in a large number...

28/3,K/25 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo
Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 156214

Fulltext Availability:
Detailed Description

Detailed Description

... switching office and retransmitted to the next switching point after

error inspection. Message switching places no limit on block size, thus requiring that switching stations must have disks to buffer long... services.

WAF supports a general purpose foundation for secure transaction management, including usage control, auditing, **reporting**, and/or **payment**. This general purpose foundation is called "WAF Functions" ("WAFs"). WAF also supports a collection of...

28/3,K/26 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK

DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Fulltext Availability:

Detailed Description

Detailed Description

... systems that have the capability of performing operator services or network audio response system (NARS) **functions**. The fori-nats of the two (2) records are identical except for some fieldspecific information ...

28/3,K/27 (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN

**ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE**

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Fulltext Availability:

Detailed Description

Detailed Description

... aspect of the electronic commerce component of the present invention
has the purpose of capturing **interest** in a product, service, or
promotion. The invention sends leads, notices, and

184

AUCTION CAPABILITIES...

28/3,K/28 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806382

**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
MARKET SPACE INTERFACE**

**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ**

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo
Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

Search Report from Ginger D. Roberts

SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Fulltext Availability:

Detailed Description

Detailed Description

... be created, and client-side performance is improved. Unlike HTML,
Java supports the notion of **client** -side validation, offloading
25
appropriate processing onto the **client** for improved performance.
Dynamic, real-time Web pages can be created. Using the above-mentioned...
memory 2806. Such computer programs, when executed, enable the computer
system 2800 to perform the **functions** of the present invention as
discussed herein. In particular, the computer programs, when executed,
enable...Time Offset) = Epoch Time
The switch records the Time Offset in the SER using a **value** where one
(1) equals one (1) minute, and computes the Time Offset in seconds and...

28/3,K/29 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00803948 **Image available**

**METHOD OF AND SYSTEM FOR ENABLING BRAND-IMAGE COMMUNICATION BETWEEN VENDORS
AND CONSUMERS**

**PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER UNE IMAGE DE MARQUE ENTRE DES
VENDEURS ET DES CONSOMMATEURS**

Patent Applicant/Assignee:

IPF INC, Soundview Plaza, 1266 East Main Street, Stamford, CT 06902, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

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Legal Representative:

PERKOWSKI Thomas J (agent), Thomas J. Perkowski, P.C., Soundview Plaza,
1266 East Main Street, Stamford, CT 06902, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137540 A2 20010525 (WO 0137540)

Application: WO 2000US31757 20001117 (PCT/WO US0031757)

Priority Application: US 99441973 19991117; US 99447121 19991122; US
99465859 19991217; US 2000483105 20000114; US 2000599690 20000622; US
2000641908 20000818; US 2000695744 20001024

Parent Application/Grant:

Related by Continuation to: US 99441973 19991117 (CIP); US 99447121
19991122 (CIP); US 99465859 19991217 (CIP); US 2000483105 20000114
(CIP); US 2000599690 20000622 (CIP); US 2000641908 20000818 (CIP); US
2000695744 20001024 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 116871

Fulltext Availability:
Claims

Claim

... enabled client machine seeking to access consumer product related information from the RDBMS server using **client** -side Java Applets whose HTML tags are embedded within HTML-encoded documents served to the...of Web-based consumer product advertisements, promotions, and product location instructions created by manufacturers, their **agents**, and retailers, and delivering the same to consumers within physical retail environments using wireless Web...a display frame for displaying a product advertisement, created by the manufacturer and/or its **agent**, but selected by the retailer through a Web-enabled client machine (e.g. retailer-operated...

...with a product promotion program being carried out by the retailer. While the manufacturers, their **agents** and advertising **agents** will be enlisted to

Page 121

create product advertisements (i.e. digital content) for the...

28/3,K/30 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00803566 **Image available**

METHOD AND APPARATUS FOR THE RECEIPT, COMBINATION, AND EVALUATION OF EQUITY PORTFOLIOS FOR EXECUTION BY A SPONSOR AT PASSIVELY DETERMINED PRICES
METHODE ET APPAREIL PERMETTANT DE RECEVOIR, COMBINER ET EVALUER DES PORTEFEUILLES DE PARTICIPATIONS EN CAPITAL POUR EXECUTION PAR UN COMMANDITAIRE A DES PRIX DETERMINES DE MANIERE PASSIVE

Patent Applicant/Assignee:

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US, US (Residence), US (Nationality)

Inventor(s):

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SHAW David E, 120 West 45th Street, New York, NY 10036, US,

Legal Representative:

ROSINI James E (et al) (agent), Kenyon & Kenyon, Suite 700, 1500 K
Street, N.W., Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137122 A2 20010525 (WO 0137122)
Application: WO 2000US31565 20001117 (PCT/WO US0031565)
Priority Application: US 99165934 19991117

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 11613

Fulltext Availability:

Claims

Claim

... ALL OTHER
WITH ACCEPTED PORTFOLIOS CLIENTS
T
740 745
TRANSFER ACCEPTED
PORTFOLIO TO SPONSOR'S
TRADING DESK 750
i
SEND EXECUTION REPORTS
TO CLIENTS VIA INSTITUTIONAL o'' 755
INTERFACE
ND
C.L.) FIG*7
SUBSTRnITE SHEET (RULE 26)

28/3,K/31 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00802534

ANY-TO-ANY COMPONENT COMPUTING SYSTEM
SYSTEME INFORMATIQUE A COMPOSANTS TOUTE CATEGORIE

Patent Applicant/Assignee:

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TN 37405, US, US (Residence), US (Nationality), (For all designated
states except: US)

Patent Applicant/Inventor:

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US, GB (Residence), GB (Nationality), (Designated only for: US)
LOWE Steven, 1625 Starboard Drive, Hixson, TN 37343, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

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Trace, Suite 300, Marietta, GA 30067, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200135216 A2 20010517 (WO 0135216)
Application: WO 2000US31231 20001113 (PCT/WO US0031231)
Priority Application: US 99164884 19991112

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 275671

Fulltext Availability:

Claims

Claim

... is queried. To give a simple example of this, using the Concept
Hierarchies for the **actions** expressed by the words 'print'
'screen', 'bold', and 'italics'whose Concept Hierarchies are:
Do & Output...that software has a system to detect the exact nature of
the error. For a **human** , most of what constitutes sense or **non** -sense

in a text can be observed to classify into two main categories: Omitted Data...complete statement received is in fact executable a statement. statements can be complete and intelligible, without being executable. A **Command** can be a Complete Statement such as "print spreadsheet X" can **not** be executed until 'spreadsheet X' is identified for the software module that is to the...rules and Word # 3 has no rules applicable to it. Where a word has a **function** rule, the each rule select detects a particular meaning for the word, and hence a ...

28/3,K/32 (Item 30 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799908 **Image available**

METHOD AND SYSTEM FOR PROVIDING UNIFIED VEGAS IN A RISK MANAGEMENT SYSTEM
PROCEDE ET SYSTEME DESTINES A CREER DES VEGAS UNIFIES DANS UN SYSTEME DE
GESTION DES RISQUES

Patent Applicant/Assignee:

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Philadelphia, PA 19106, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

KURUC Alvin, 640 Clyde Court, Mountain View, CA 94043, US, US (Residence)
, US (Nationality), (Designated only for: US)

Legal Representative:

ROCCI Steven J (et al) (agent), Woodcock Washburn Kurtz Mackiewicz &
Norris LLP, 46th floor, One Liberty Place, Philadelphia, PA 19103, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133486 A1 20010510 (WO 0133486)

Application: WO 2000US25292 20000914 (PCT/WO US0025292)

Priority Application: US 99156878 19991030; US 99157183 19991030

Designated States: US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 8117

Fulltext Availability:

Claims

Claim

... a network; receiving from said client system a first volatility exposure characterization for a first **financial asset** valued under a first **mathematical** model; converting on the **server** the first volatility exposure characterization to a volatility exposure characterization for a base financial model; receiving from said **client** system a second volatility exposure characterization for a second **financial asset** valued under a second **mathematical** model; converting on the **server** the second volatility exposure characterization to a volatility exposure characterization of the base financial model...

28/3,K/33 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00799890 **Image available**

SYSTEM AND METHOD FOR CONDUCTING WEB-BASED FINANCIAL TRANSACTIONS IN

CAPITAL MARKETS

SYSTEME ET PROCEDE PERMETTANT D'OPERER DES TRANSACTIONS FINANCIERES VIA L'INTERNET SUR LE MARCHE FINANCIER

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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TOLAT Viral V, 2148 Harkins Avenue, Menlo Park, CA 94025, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CHOU Chien-Wei (Chris) (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200133462 A1 20010510 (WO 0133462)

Application: WO 2000US30076 20001031 (PCT/WO US0030076)

Priority Application: US 99162873 19991101

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 52016

Fulltext Availability:

Claims

Claim

... 50, derivatives trading 60, trade confirmation 70, and trade settlement

80 Communications between Connect Messaging **Server** 90 and the client side pass through automated processor 20 (sometimes referred to as the "Connect Processor" in this embodiment) - which shares the same functionality as automated messaging **server** 90 - and automated message broker 25 and are facilitated using the "FinXML" vocabulary and...

...the processing of financial transactions, as well as user communications and interactions with the system **servers** .

b, Client Side

The client side includes functionality that enables users - Members and Providers - to communicate, either interactively or in an automated manner, with the various system **servers** . Web browser 30 enables interactive communications (through the Internet via a transfer protocol, gp

..., HTTP or TCP/IP) between users and the CFOWeb System with connection made on the **server** side at web **server** 100. Interactive communications might include: requesting price quotes (Members), monitoring and reviewing quote requests (Providers...

...system administrators, including e-mail, chat, and message boards.

Alternatively, users can communicate with the **server** side in an automated manner via Connect Processor 20 (and automated message broker 25) which communicates (through the Internet via a transfer protocol, g.&., HTTP or TCPAP) with Connect Messaging **Server** 90. Such 20 automated communications enable users' internal back-end systems 85

(which include one...

...step by using the interactive e-mail function of the system (provided by e-mail **server** 140 in FIG. 1) to exchange information to be included in the agreements. In addition...

...this step using the interactive e-mail function of the system (provided by e-mail **server** 140 in FIG. 1), the paging (instant messaging) function of the system (provided by paging **server** 130 in FIG. 1), or the chat function of the system (provided by e-mail **server** 120 in FIG. 1) to exchange information during the credit line negotiations.

b, Transaction

Once...

...step, the Member will use the interactive trading function of the system (provided by trading **server** 160 in FIG. 1), including graphic ... Providers (step 330), using the interactive trading function of the system (provided by trading **server** 160 in FIG. 1). Alternatively, Member might communicate a request for pricing directly to a...

...Provider using the interactive e-mail function of the system (provided by e-mail **server** 140 in FIG. 1). Such an e-mail communication would include a URL to the...

...and review the Member's pricing request (step 340) via communications between the automated messaging **server** 90 and automated processor 20, as will be described below. Such communications result in the...

...The Provider creates the pricing offer using the interactive interfaces (described below) controlled by trading **server** 160. The submission of the pricing offer occurs via a communication between the automated processor 20 and automated messaging **server** 90, as will be described below: Each pricing offer typically has an expiration period because...

...may occur using the interactive e-mail function of the system (provided by e-mail **server** 140 in FIG. 1), the paging (instant messaging) function of the system (provided by paging **server** 130 in FIG. 1), the chat function of the system (provided by chat **server** 120 in FIG. 1), or through traditional methods (telephone calls). The number of iterations of ...

...acceptance to the Provider using the interactive trading function of the system (provided by trading **server** 160 in FIG. 1). The Provider will receive the Member's acceptance via communications between the automated messaging **server** 90 and automated processor 20, as will be described below. Such communications result in the...

...information to the Member via communications between the automated processor 20 and the automated messaging **server** 90, as will be described below. The Provider's back-end system 85 provides automated...

...that can be accessed and implemented at any time by the Member and Provider includes: **reporting**; portfolio management; **risk** management; analysis of **financial** information and market data; e-mail communication with Members, Providers, and system administrators; chat with...

...Providers by providing automated processing and transfer of the underlying financial information between the messaging **server** of the **server** side and the automated processor of the **client** side. The system enables such processing and transfer by using a novel tag-based language ...XML is sent using a transfer protocol such as HTTP or TCP/IP from a

client application of one organization to a server of the other organization. The server, in turn, sends back a response that is also encoded in XML. As will be...

...XML) documents using the automated processor 20 (also known as "Connect Processor") and automated messaging server 90 (also known as "Connect Messaging Server"). In a financial transaction between two organizations, one organization a Member) submits a Java object...

...sent using a transfer protocol such as HTTP or TCP/IP to the automated messaging server 90 for conversion to an object and processing on the server side. Following processing, the automated messaging server 90 converts objects to a FinXML (or other XML) document and sends the document to...

28/3,K/34 (Item 32 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00799787 **Image available**

ARCHITECTURES FOR NETCENTRIC COMPUTING SYSTEMS

ARCHITECTURES DESTINEES A DES SYSTEMES INFORMATIQUES S'ARTICULANT AUTOUR D'INTERNET

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Priority Application: US 99163477 19991103; US 2000676227 20000929

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Word Count: 87917

Fulltext Availability:

Detailed Description

Detailed Description

... the application. The computer system would then run through the transactions, processing each one, essentially without user

intervention . The system would provide reporting at some point in the batch processing. Typically, the reports...architecture and are used to design, build and test the overall functionality of the netcentric computing system 10.

In the preferred embodiment of the present invention, all of the system building...netcentric computing system. The main task of the web servers 98 is to authenticate the **clients** 78, 79, 120, establish a **secure** from the **clients** 78, 79, 120 to the web servers 98 using encrypted messages, and allow the applications the **clients** 78, 79, 120 are using to **transparently** access the resources of the netcentric computing system 10. The web servers 98 are responsible...a way to conduct financial transactions (using credit card numbers, passing sensitive information) without the **risk** of unauthorized people intercepting this information. S-HTTP incorporates various cryptographic message formats such as DSA and RSA standards into both the **client** 78, 79, 120 and the web **server** 98. File Transfer And Access Management (FTAM) is the Open Systems Interconnection (OSI) standard for...multi-user access, file access control, multiplatform access, integrated file directory, fault tolerance and scalability.

Transparent access provides **clients** 78, 79, 120 with access to remote files as if they were local. Multi-user...

28/3,K/35 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00797970 **Image available**

INVESTMENT ADVICE SYSTEMS AND METHODS

SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US29450 20001025 (PCT/WO US0029450)

Priority Application: US 99161258 19991025

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LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Claims

Claim

- ... dotted line 80 surrounding the server computers 38, 44, 48, 56, 62, 64,
- 68 The **client** technology used to access the application can range from a thin **client** , e.g., a generic hypertext markup language (HTML) browser 30, to a rich **client** , e.g., a full functioning Windows Desktop application 32 or other legacy application. A browser **client** 30 can access the system via the hypertext transfer protocol (HTTP) over a network, for...
- ...public Wide Area Network (WAN) such as the Internet. Thus, in one embodiment, the browser **clients** 30 and the load balancer are each connected to a WAN and can communicate over the WAN. As a result, browser **clients** 30 connect to at least part of the application 76 through a Load Balancing **Server** 36, which routes requests to one of many **servers** such as Microsoft Windows 2000 **Servers** 38 running Microsoft Internet Information **Server** (IIS) available from Microsoft Corporation of Redmond, Washington. According to the illustrated embodiment, ActiveX **Server** Pages (ASP) of IIS 42 generate HTML web pages. ASP pages contain scripts, which will...
- ...pages and user requests interact directly with various software components, which are running on the **server** inside of a COW application 40. These components include the Portfolio Tracker 172, the User...
- ...do not access the ASPCs directly. The components include the Security Ranking Aggregator 238, the **Risk** /Trade Advisor 236 and the Broker Connection Aggregator 240. These components access the database through ...
- ...244, which are also part of the COM+ application 40. An alternative to a Browser **client** 30 is a more highly functioning Desktop application 32. A typical desktop application possesses more...
- ...the underlying HTTP transport to package requests into XML streams and call methods on a **Server** . SOAP requests take a more direct path to the ASPC services than do browser requests. The called **server** returns results of the request to the calling application via XML. In a third embodiment...
- ...DCOM protocol which is capable of working with the ASPC services remotely. DCOM allows the **client** 34 to connect to a running instance of a software component that exists on another...
- ...designers typically use this method of communication in a scenario where the designers know the **client** well and the **client** requires a higher degree of performance and integration. System designers use this scenario, for example...
- ...use the Security Ranking Aggregator 238 service and nothing else. Requests come directly from the **client** 's legacy application 34 and drive the component using DCOM. Each of the ASPC components 236, 238, 240 are capable of being used individually. Deploying a **server** 44, which accommodates this scenario does not require IIS or ASP and, as illustrated, does not use load balancing. This **server** can be housed in a variety of location such as in a data center or...
- ...several other external interfaces to the system 80 in addition to the interface(s) to **clients** , e.g., **clients** 30, 32, 34. The Broker Connection Aggregator component 240 communicates with Brokers 104 in order to pass orders and monitor execution. A separate **server** 48 connects with Brokers 104. This platform runs a trading engine 50, which in one...

- ...Microsoft Corporation of Redmond, Washington. MSMQ is a software service, which allows requests to a **server** to be queued while the requested application on the **server** continues processing. As the Fix Trading Engine 50 receives notifications back from the Broker 104...
- ...data and current market data in database 58 for use in the static and dynamic **risk** calculations described below. In one embodiment, the database tier 58 is implemented on a standard query language (SQL) **server** such as Microsoft SQL **Server** 2000 available from Microsoft Corporation of Redmond, Washington. The database tier 58 makes use of a Cluster Service to provide failover support. The cluster service includes a clustering **server** 60, standard query language (SQL) **servers** 62, 64 and databases 66. Data mining is carried out on another **server** 56, which extracts information from the production database and creates reports for performance tracking 52...
- ...to the invention can take a variety of forms and can serve a variety of **clients**. Thus, the system illustrated in
16
FIG. 1 is illustrative and not limiting, resort to...
- ...to maximize the return on her portfolio accounts by intelligently selecting trades that adjust the **risk** rankings of the portfolios. A secondary goal for this actor is to maximize the number...
- ...Asset Allocator II 8
The asset allocator II 8 makes trade suggestions based on a **risk** and return analysis of an investor's portfolio. A goal of this actor is to...
- ...allocator 1 1 8 provides a list of suggestions by combining information from analyzing the **risk** of the portfolio and from analyzing the Security Analyst ratings of held securities. The asset...
- ...the asset allocator II 8 can take that information into account in advising the **client** regarding the sale of that security. Similarly, the asset allocator 1 1 8 can recommend...
- ...asset allocator II 8 provides a list of suggestions by combining information from analyzing the **risk** of the portfolio and from analyzing the Security Analyst ratings of securities both held by the portfolio and not held by the portfolio. Buy recommendations typically spread portfolio **risk** over several Benchmark Categories such as Industry/Sector.
18
Rebalance
This scenario relies on the...
- ...of buy and sell recommendations that improve the investor's overall portfolio combined ranking. The **asset** allocator II 8 **calculates** a **trade** list by combining information from analyzing the **risk** of the portfolio and from analyzing the Security Analyst ratings of securities held by the...
- ...mitigate capital gains taxes. As in the spend cash scenario, buy recommendations typically spread portfolio **risk** over several Benchmark Categories such as Industry/Sector.
The following use case cards describe various...
- ...in hopes of earning a high return on investment while minimizing transaction costs, taxes and **risk**.
Scope: Analysis
Preconditions: Investor has account with

28/3,K/36 (Item 34 from file: 349)
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00793243 **Image available**

ORGANIZATION OF INFORMATION TECHNOLOGY FUNCTIONS
ORGANISATION DE FONCTIONS DE TECHNOLOGIE DE L'INFORMATION

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

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Fulltext Availability:

Claims

Claim

... 1, wherein the management and administration

I 0 function includes at least one of a **financial** administration
function, quality management, asset management, vendor management, a
facilities function, a regulatory compliance function, and a...

28/3,K/37 (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00785490 **Image available**

INTERNET PROTOCOL MOBILITY ARCHITECTURE FRAMEWORK
CADRE D'ARCHITECTURE DE MOBILITE PAR PROTOCOLE INTERNET

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Search Report from Ginger D. Roberts

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Application: WO 2000IB1553 20000908 (PCT/WO IB0001553)
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99157289 19991001; US 99157449 19991004; US 2000192411 20000327; US
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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Detailed Description

Detailed Description

... of UDS

database 461, and storage techniques used by the UDS
database 461 are preferably **transparent** to **clients** of the
UDS database 461. The UDS subsystem receives information
requests from clients, and retrieves...weak authentication. Strong
authentication is preferred
in the present invention for use by the authentication
functions 450b and 462b, and makes use of symmetric and
asymmetric public key cryptography techniques. Examples...

...CA, by an

Authentication function in a wireless network, or the
like. If the Authentication **function** 450b uses x.509
certificates, then a Certificate Authority (CA) 1114 may
be a third...

28/3,K/38 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00784184 **Image available**

A **SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A COMMUNICATION
SERVICES PATTERNS ENVIRONMENT**

**SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN ENVIRONNEMENT
A CONFIGURATIONS DE SERVICES DE COMMUNICATION**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200117194 A2-A3 20010308 (WO 0117194)

Application: WO 2000US24114 20000831 (PCT/WO US0024114)

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LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Claims

Claim

... members developed the overall architecture mechanisms, providing structure and default behavior for the entire application. **server** team members developed common data access and service routines on the **server**. Architecture roles must be defined to support this greater degree of specialization. One engagement used...coordination to deliver anything e g., a completed window. The organization must then strike a **balance** between "vertical" partitioning by **function** and "horizontal" partitioning by architecture layer. This is a classic management problem at an enterprise...
...for an enterprise. team focused on developing the component model. On the hand, if the **client** is most concerned about delivering business functionality, workcells should be aligned by business function. The...activities overlap to some degree. A theme in these variations is the need to address **risk** by proceeding further in development sooner. Both the gained information and experience can influence the...that defining the macro process along the lines of a waterfall structure is most effective. **Client** and firm project management are typically uncomfortable with defining milestones and estimating work with iterations...
...they can be merged with a waterfall approach.
Incremental development may help manage scope and **risk**
Incremental development partitions the system roll-out into releases
316
Perhaps the most effective way...
...the risks of a large project is to simply avoid being large. Incremental development addresses **risk** by reducing the necessary team size and scope. "Incremental" and "iterative" development are often used...
...The need to start architecture implementation early is well-understood for traditional or component-based **client** / **server** development. What is different with component-based development, however, is the need for the component...Focus on Component Interfaces
Interfaces are the contracts for the services that a component provides. **Clients** of a component are concerned with what the interface specifies, not how it is performed...
...specifications.

Architecture development must start early

A tension exists between use cases and frameworks

As with **client / server** , architecture work must start early. As noted above, this is particularly challenging because of the...

...development methodologies. For example,
possible roles are:

Application developer - responsible for implementing a particular business **function** , such as accepting bill **payment** . This focuses on the application-specific design and implementation tasks such as: working with a...modularity and preserve encapsulation, a lot of operations are performed redundantly. For instance if a **balance** is implemented as a **calculation** , and if it is needed by six different objects it is recomputed six times. These...

...you can use a hybrid strategy: do a "shallow"
instantiation by default, but provide the **client** program with a way to build the complete object on demand to provide more deterministic...

...lot of opportunities for improvement in component-based batch performance. However, in order to manage **risk** early, remember that the areas in which you will have trouble are those in which...

28/3,K/39 (Item 37 from file: 349)

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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION APPLIQUES DANS UN TRIEUR DE REQUETES D'UN ENVIRONNEMENT DE STRUCTURES DE SERVICES DE TRANSACTIONS

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MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Detailed Description

Detailed Description

... other vendors?

Delivery schedule to provide adequate pre-conversion testing?

Backup procedures?
Vendor reliability and **financial** stability?
Future proofing against business change?
Have the versions of system software been live at...

...of the architecture components. All users of these components benefit from such improvements, reducing the **risk** of failure and ensuring better overall quality in the final application.

Integration
An architecture often...

...products can more easily be replaced later. This characteristic can be important if there is **risk** associated with a product's or product vendor's future, or the rate of change...suggest that early focus on definition and design of the architectural components is essential.

The **risk** of failure is greatly increased if essential architectures are being defined or changed significantly in...Netcentric computing has a greater impact on the entire business enterprise, hence greater opportunity and **risk**.

Definitions of Netcentric may vary. One is about reach and content.

Netcentric is not just...a way to conduct financial transactions (using credit card numbers, passing sensitive information) without the **risk** of unauthorized people intercepting this information. S-HTTP incorporates various cryptographic message formats such as...the key benefits, risks, and issues introduced by a component engagement. Key topics include. Managing **risk** in balancing tradeoffs between strategy, people, process, and technology Considering issues related to configuration management...

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00784119

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A REFRESHABLE PROXY POOL IN
A COMMUNICATION ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR GROUPE D'ELEMENTS MANDATAIRES (PROXY)
RAFFRAICHISSABLES DANS UN ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE
COMMUNICATION

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US24113 20000831 (PCT/WO US0024113)

Priority Application: US 99386239 19990831

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LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL

TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Claims

Claim

... members developed the overall architecture mechanisms, providing structure and default behavior for the entire application. **server** team members developed common data access and service routines on the **server**. Architecture roles must be defined to support this greater degree of specialization. One engagement used...coordination to deliver anything e g., a completed window. The organization must then strike a **balance** between "vertical" partitioning by **function** and "horizontal" partitioning by architecture layer. This is a classic management problem at an enterprise...

...for an enterprise. team focused on developing the component model. On the hand, if the **client** is most concerned about delivering business functionality, workcells should be aligned by business function. The...activities overlap to some degree. A theme in these variations is the need to address **risk** by proceeding further in development sooner. Both the gained information and experience can influence the...that defining the macro process along the lines of a waterfall structure is most effective. **Client** and firm project management are typically uncomfortable with defining milestones and estimating work with iterations...

...they can be merged with a waterfall approach.
Incremental development may help manage scope and **risk**
Incremental development partitions the system roll-out into releases
316
Perhaps the most effective way...

...the risks of a large project is to simply avoid being large. Incremental development addresses **risk** by reducing the necessary team size and scope. "Incremental" and "iterative" development are often used...

...The need to start architecture implementation early is well-understood for traditional or component-based **client** / **server** development. What is different with component-based development, however, is the need for the component...Focus on Component Interfaces
Interfaces are the contracts for the services that a component provides. **Clients** of a component are concerned with what the interface specifies, not how it is performed...

...specifications.
Architecture development must start early
A tension exists between use cases and frameworks
As with **client** / **server**, architecture work must start early. As noted above, this is particularly challenging because of the...

...development methodologies. For example,
possible roles are:
Application developer - responsible for implementing a particular business **function**, such as accepting bill **payment**. This focuses on the application-specific design and implementation tasks such as: working with a...modularity and preserve encapsulation, a lot of operations are performed redundantly. For instance if a **balance** is implemented as a **calculation**, and if it is needed by six different objects it is recomputed six times. These...

...you can use a hybrid strategy: do a "shallow" instantiation by default, but provide the **client** program with a way to build the complete object on demand to provide more deterministic...

...lot of opportunities for improvement in component-based batch performance. However, in order to manage **risk** early, remember that the areas in which you will have trouble are those in which...

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00783297 **Image available**

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION PROCESSING

PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A PARTIR D'UN RESEAU

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Claims

Claim

... utilized paper intensive systems for the presentation, processing, and maintenance of insurance policies to potential **clients**. Additionally, claims processing and monetary transactions, such as bill payment or payment under a claim, have been accomplished largely by paper means. To initiate a policy, **clients** typically have had the choice of dealing directly with an insurance company's **agent** and, typically, being limited to that company's policy choices or dealing with an independent insurance **agent**, who may offer policy choices from a group of insurance

companies. In either 5 case...

...processing, and to a lesser degree some computer processing. Additionally, because the processing of a **client**'s policy, once selected, is extremely time consuming, often about six weeks, the insurance **agent** is only able to provide a policy quote, rather than an accurate premium (or price) to the **client** at the time the application for insurance is taken. In some systems, despite some automation, a **client** is tentatively issued a policy, which is then subject to subsequent approval and possible cancellation if certain underwriting rules are not satisfied. A typical process I 00 for processing a **client**'s policy selection is shown in Figure 1. Initially, a **client** meets with an **agent** to compare policies and policy options for a specific type of insurance policy, e. home or auto. Based on the information provided by a **client** for the specific type of policy, the **agent** generates a set of comparative price quotes, shown in step 102. These quotes may be generated from company hard-copy literature or from tables stored in a computer, wherein the **agents** computer configuration is often highly customized with special software to access and use insurance company information - which may not actually be current when used. As an example, a **client** may inquire about an **auto** insurance policy including comprehensive coverage. The **client** may then request different policy price quotes for the auto policy having different options (or...

...of factors involved in accurately determining a policy premium, makes it impossible for the insurance **agent** to produce a definite premium at the time the policy application is taken. Therefore, the **agent** can, at best, only provide the **client** with a price quote or quotes, which are merely estimates. Such a system and process results in the **client** having to leave the application process without having certain premium information. Therefore, the **client** I 0 bears an undesirable cost **risk** that the policy may ultimately be more costly than envisioned, assuming it actually issues after the underwriting process is complete. Once the **client** has selected a given policy, including any desired policy options, the **agent** prepares and submits a policy application to the insurance company (or carrier), shown in steps 104 and 106, and accepts a down-payment from the **client**. The insurance company's mail 15 room logs in the receipt of the policy application...

...108, forwards the policy application to the underwriting department, step I 10, and forwards the **client**'s down-payment to the company's billing department, step 109, where it is held...

...information in and related to the application. For example, the underwriting department may verify a **client**'s driving record II 2, credit history I 14, and criminal record II 6, along...

...8 to the application. The nature of such inquiries is that the data used, whether **client** related or insurance company related, may not necessarily be current, i.e. the data may...

...and the time of policy issuance. In such cases, the insurance company unavoidably assumes the **risk** that the factors used as the basis for issuing a policy are correct and that...

...the underwriting guidelines). If the policy issues, step 122, it is mailed to the insurance **agent**, step 124, who then notifies the **client** of the issuance of the policy. Once a policy issues, a legal notice is issued...

...reflecting the final premium is generated. Typically, the insurance company's billing department credits the **client**'s original down-payment toward the premium. If the amount of the premium is less billing schedules. An insurance **agent** can login to the system over the network

and gain access to a core set...

- ...a comparison of candidate policies and corresponding price quotes from among those carriers to a **client**. The **client** and **agent** may 1 5 select a preferred policy from among the candidate policies and in response...
- ...generate candidate policies of types other than that requested, using at least some of the **client** information provided. The system architecture includes a user management subsystem and the Framework database system...
- ...access the Core using a standard Web browser, while other types of users require a **client** -side application to be resident in their computer. Depending on the login privileges of a...
- ...a workstation or terminal display. For example,
4 reports. The Core includes an application interface **server** which acts as the interface between the Core and the management system. In the preferred embodiment, the application **server** is a Wul **server** that generally manages access to other **servers** and databases within the Framework to accomplish tasks requested by the external users. An underwriting...
- ...within the Core accesses an underwriting rules database and applies these rules, as part of **calculating** a **rate** quote for a candidate policy, to input **client** profile information to determine whether or not the policy can be issued. If a candidate...
- ...or more of a variety of sources to facilitate comparison and selection by an insurance **agent** (" **agent** ") and/or a **client**, based on **client** profile information or data which describes relevant characteristics of the person or property to be insured. Additionally, the insurance processing system includes capabilities which facilitate efficient processing of an insured **client** 's (the "insured's") claims. Using a compliment of automated processing and electronic data storage by an insurance **agent**, with specific **client** data to generate rate quotes for that **client**. The ease of use of the system provides the ability to rapidly develop and maintain...
- ...embodiment, the distributed communication network is the Internet and to access the Core. The WUI **server** 232, which is an application **server**, is the primary interface between each workstation and the **servers** and engines of the Core 230 and the Framework databases they access. The WUI **server** 232 may be any commercially available **server** configured to communicate across the Internet and Web with the workstations. The engines provide the...
- ...business rule data stored in dynamic and static Framework databases, respectively. Data which identifies the **client** and/or item to be insured, along with any other required **client** specific information required by the system 200, is referred to as **client** profile information or data, which is supplied by user input at a workstation during a...
- ...most cases, a subset of available system functions. For example, typical users may include insurance **agents**, **clients**, insurance carriers, claims adjusters and examiners, and system developers and maintainers (e.g., a "rating...
- ...have privileges to create and update rate tables and underwriting rules within the Core, but **clients** may only have privileges to review an existing policy and account information, and **agents** may only have privileges to generate, renew, and review a policy. Consequently, the

system 200...

...merely require a standard Web browser to access the Core, while others require user specific **client** -side applications. These application interfaces allow predetermined types of access to Core 230, each interface...

...long ten-n database 265), accomplish payment transactions, generate new policies, and so on. An **agent** 's application 205 is a compliment of screens and functionality displayed and available within the Web browser of a workstation to allow an insurance **agent** to generate price quotes, have policies issued, query existing policies, and process claims, for example...

...store data, such as business and underwriting rules for each insurance carrier (in database 255), **client** policy and account information (in database 245 and/or

I I

a. WUI **Server** 232

The WUI **server** 232 is the primary interface of external users to the Core for processing insurance transactions. In the preferred embodiment each W-UI **server** is a commercially available **server** running Windows NT/NTM **Server** 4.0 software, by Microsoft Corporation. The WUI **server** 232 includes functionality which generates and communicates, in real-time, HTML computer screen information corresponding...

...a user's HTML code. To start a session, a user logs on to WUI **server** 232 via the Web using the standard Web browser interface. The user may, for example, be an **agent** working with a **client** to obtain policy information and compare policies or a user may be a **client** seeking to review the status of an existing policy. In other embodiments, the **client** may be given the flexibility to compare and have policies issued without the use of an **agent**. Using **agent** 's workstation 205 and WUI **server** 232 generated screens, the user enters **client** profile information (or **client** data) to define the **client** and/or property to be insured to the system 200 and to identify the type of policy or policies of interest, which is stored in transactional database 245 during the **agent** 's/ **client** 's session. **Client** data identifies the **client** and subject matter of the policy of interest and includes, for example, the **client** 's name, age, and address, and also includes any basic information necessary for the system V*UI **server** 232 manages the flow of information in and out of the Core, and (along with...

...of tasks to engines and the storing of data into Framework databases.

Through the WUI **server** 2

3)2, users remotely perform a variety of transactions, such as obtain policy rate...

...process claims. To facilitate the input of relevant information for processing a transaction, the WUI **server** 232 incorporates a 4-level hierarchical tree structure within the screen images, including pages 300

...

...example, page 300 in Figure 3 relates to an automobile policy and the input of **client** profile information. A page is an

13

. Each question is assigned a data type to...

...new page to the Web browser. Questions may also include formulas, typically embodied within the **servers** and engines, that aid in the generation of the code corresponding to the next page to be submitted to the

e. Tools **Server** 240

The key to developing applications with the system is a development tool

set included...

...rapid development environment for building and maintaining rate quote products. For the most part, tools **server** 240 is accessed and used by the implementor's system 260 as an interface to Core 230. The tools **server** 240 is, therefore, a development and maintenance **server** which includes the functionality to process inputs from a developer or maintainer (e.g., rating...

...transfers, and credit/debit card transactions.

9- Reporting Engine 244

The reporting engine provides carriers, **agents**, and system managers with reports on various aspects of the system through the various applications...

...a) to carriers: new business, renewals, written/earned premium, claims etc.;

I 0 b) to **agents**: those of part a) above plus commissions;

and c) to system managers: same as part...

...and layout WUI screens or pages, such as the computer display screens accessed by an **agent** when requesting an insurance policy rate quote from the system 200. Such screens include information and questions which prompt the **agent** to enter **client** profile information required to provide a policy rate quote. A rating tool 262 is used to enter basic rates into rate tables and to enter and store **rate algorithms** and procedures. These rates, **algorithms** and procedures are associated with rating questions, which ultimately are presented to a user in...

...to the geographic area or areas for which insurance coverage can be obtained. Generally, a **rate** quote is a **function** of the rates, **algorithms**, and **rate** factors for the geographic area or territory in which the policy is to be issued...include interfaces to state or federal agencies having information relevant to the insurability of a **client**, perhaps criminal or motor vehicle database information. One example of a commercially available database interfaced...

...600 which implements the insurance processing system 200 shown in Figures 2A and 213. The **server** topology is configured as two networks. A first network 605 is routed to external networks...

...610 is a non-routed internal network for database access. The front-end WUI **servers** 232a-c are multihomed with one network interface to the routed network 605, and a second network interface to the non-routed, back-end SQL **server** network 610. All Framework data are maintained in back-end dedicated SQL **servers** 620 and 630a-b that are single-homed, not routed. The third party interface **server** 650 runs system custom software to access 3rd party data sources 655 linked to the database network 610. The front-end WUI **servers** may be duplicated as required for scalability, and are clustered for high availability, preferably using a "cluster CATS" solution from Allaire, Inc.. The back-end SQL **servers** are also clustered and all systems run with mirrored hot swappable drives and redundant power supplies, for high availability and fault protection. The Framework includes a collection of individual SQL **server** databases that may be run on multiple separate computers, as load balancing demands. Load is...

...based on user logon and therefore may be grouped in logical units, such as all **agents** in one or more states. The databases shown in Figure 6 depict a physical implementation...

...213. With more specific regard to the preferred embodiment shown in Figure 6, each WUI **server** 232a-c is actually a cluster of individual **servers**, with each WUI **server** supporting one database **server**.

Generally, each WUI **server** cluster is paired with a database **server** and typically designated for a specific type of user, but this need not always be the case. For example, VY'UI **server** cluster 232a is designated for general management application serving, that

22
of configurations. A plurality of rate product **servers** 630a-b are included within the architecture and are accessed by their associated WUI **servers** 232a-b respectively. While only two rate product (i.e., "QUOTE Services") **servers** are shown in Figure 6, there can be any number of rate product I 0 **servers**, wherein a rate product **server** can be associated with a given state, carrier, or line of business. Each rate product **server** 630a and 630b includes a corresponding general database management Framework 632a and 632b, respectively, including a series of general utilities and information 634a and 634b used by the **server** to assist in the generation of rate quotes. Also included with each **server** as part of the Framework is a temporary data storage area 636a and 1 5...

...rate quote is being prepared. Information that may be stored in such an area includes **client** profile information and candidate policy information. Once a candidate policy is chosen (i.e., a...

...database 265 of Figure 2B. The architecture of Figure 6 also includes a report application **server** 640 which hosts a variety of applications for producing reports used in the general monitoring and maintenance of the system and for analyzing carrier and **agent** related information including **client** account information. Additionally, there is a third party interface **server** 650 which is used, for example, by the billing engine 242 and underwriting engine 238 of the Core. As an example, the billing engine may use the third party interface **server** to exchange information necessary to conduct electronic fund transfers with a bank or between banks...

...data from information providers during the underwriting and rate quote process to verify or obtain **client** profile information, depending on the availability of on-line resources. The system is maintained on a single set of **servers**, preferably, and delivered via an IP connection and a browser. Consequently, maintenance and software version...

...information and underwriting rules
stored therein for a plurality of insurance carriers;
C. an application **server**, including:

1 an application interface, which generates initial and subsequent prompts at I 0 said...

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00777046 **Image available**
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK PERFORMANCE
MODELING
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR LA MODELISATION DE
PERFORMANCES BASEE SUR LE COMMERCE ELECTRONIQUE
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Search Report from Ginger D. Roberts

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Claims

Claim

- ... to get an accurate overall picture of the net-centric environment health. The emerging thin **client** architecture may also require new event categories. Integration with other System Management Tools [Internet, Intranet...technologies, the same standards, and the same designs can have three different performance profiles. Each **client** therefore has a unique situation to address performance. 9 A key success criteria is to...
- ...their products. Likewise, the performance issues can be complicated and it is valuable to have **client** awareness.
- 395
Network performance management is an iterative process. The optimal network configuration may change...
- ...can be used to understand how each of the layers adds another level of overhead. **Client** awareness of potential performance issues early in the engagement is key to providing effective network...
- ...these existing legacy tools do not provide the same capabilities today for distributed networks supporting **client** / **server** and multimedia applications. It is important to understand the tool market before selecting an NPM tool. The state of the tool market can be summarized as follows:
The **client** / **server** tools do not provide the mature and robust functionality of the legacy systems tools. Distributed...Architecture (UMA).
- 396
The major legacy system management vendors are migrating their current products onto **client** / **server** platforms or developing new products to provide comprehensive tools that meet the different **client** / **server** and distributed environment needs. A number of different tools must be used to perform the...
- ...transferable to Sniffer
- 397
Pro, the analyzer they are most likely to encounter at a **client** site. In addition Network Associates offers upgrade protection for Sniffer Basic so that in those...
- ...simulation engine then uses statistical representations of workload as inputs to the model and performs **calculations** to simulate the network

over a **period** of time. These tools are used to test the viability of new network designs, troubleshoot...

...a network before networking hardware or application software is purchased or implemented. It decreases the **risk** for implementation of new network applications by giving designers and decision makers accurate information about the network. As the demand for business critical **client / server** and intranet applications grows, so may the demand for network simulation. It is important to...

...for cost effective network simulation so that it is ready to meet the demand of **clients** as they grow. Consulting firms are in a unique position to leverage these expensive network simulation tools and the skilled employees required to use them across many **client** IT projects thus driving the cost of these services down to a level that allows...

...deep simulation skills within the practice and provide new simulation and modeling services to our **client** services profile. This type of usage would dictate the use of a robust discrete events...

...tools can then be reevaluated from a skilled user's perspective within the framework of **client** services offerings. Development of a core skills group to develop deep simulation skills, processes and **client** services would be an appropriate step. Group members would be responsible for the selection and...

...use / easy to deploy
Report Generating
0 Proactive Management
Remote Management
Traffic Monitoring
* Node Monitoring
Server Management
a Scalability

Focus was given to the top two performance modeling products. The products...All modules under development (including database schema and object scripts; static HTML and images; Active **Server** Pages; JavaScript and style sheets; Interface Definition Language; Java source code; Rose Models; designs and...

...migrated using the PVCS migration process. The PVCS repository can be located on any UNIX **server** available to the development effort. This repository may contain the latest embodiments of all developed...

...DEV
When a PVCS User creates or modifies a module, he/she uses the PVCS **client** application to check out the module from the repository. The PVCS User works on the...

...module either on their local workstation or in a designated location on a shared network **server**. To execute a successful test, the latest versions of the modules must be located in...migrated to the PROD level, they are placed in the specified working directory a network **server**. When a module gets promoted to this level, it is the responsibility of the PVCS...

...lessons learned from the process Be aware of time schedules for critical times (e.g. **server** maintenance)

a Grant appropriate access to PVCS Users and PVCS Leads

PVCS Migration Control Tool...may be updated and changed, such as the Investigation Descn'tion field 10602 and the **Value** Description field 10604.

Printing **Reports**

From the main window, select the Report button 10336 (Figure 103.1). This

may display...

...assume that a VSS installation has already been performed on a Windows NT workstation or **server** and is visible to the development network. It also assumes that developer workstations have performed...

...descriptions of performing these and other administrative tasks.

Performance

455

VSS is not a true **client** / **server** system. All the VSS software runs on the **client**. No software component runs on the **server**, so in that respect, VSS can be treated as a file **server**. With that in mind, it may be useful to ask the local network and **server** administrators to provide assistance in tuning the **server**. Additionally, the following steps should be done periodically to ensure better performance: Run the supplied...1 1 1

Figure 1 1 0 illustrates the user getting the latest of the **server**-side application code from VSS. During the build phase the developer would typically performing the...the confidentiality and integrity of the organization's data, detect any attempted intrusions, minimize the **risk** zone exposed to the public network, support secure connections to remote users and business partners...

...5.0

Raptor Firewall 5.0 for NT

CyberGuard Firewall Version 3.0

Microsoft Proxy **Server** Ver. 2.0

Trusted Information Gauntlet Ver 3.2

The products selected above are recognized...

...consi I

illustrates the selected products: Check Point Firewall for NT 12100 and Microsoft Proxy **Server** Version 2.0 12102.

1 5

Check Point's Firewall for NT: Maintaining a high...as well in a security context.

Circuit Proxy

469

A circuit proxy regulates connections between **clients** on the internal network and **servers** on the public network (and, if security policy pen-nits, vice versa) by forcing both **client** and **server** to address their packets only to the proxy running on the firewall bastion host. These...

...those governing packet filters and are based on the IP addresses and port numbers of **client** and **server**. Unlike a packet filter, circuit proxy funnels all traffic through a single IP port (usually 1080) instead of using a different port number for each application. If a **client** on the public network opens a session with a **server** on the internal network, the **client** has no way to learn the actual IP address of the **server** at the other end of the connection, since the circuit proxy intercepts all the 0...

...nore, circuit proxies are not transparent and may require modifications to the usage of the **client** and **server**. For

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00777021

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN E-COMMERCE BASED USER

FRAMEWORK DESIGN FOR MAINTAINING USER PREFERENCES, ROLES AND DETAILS
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE UTILISES EN COMMERCE ELECTRONIQUE
POUR LA CONCEPTION DE STRUCTURES D'UTILISATEURS DESTINEES A PRESERVER
LES PREFERENCES, ROLES ET DETAILS DES UTILISATEURS

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Detailed Description

Detailed Description

... between a user interface multi-line entry field and the business
component instances containing the **value** to display. This class
gets/sets an UI field value by getting/setting the business...

...ame of the

selected list box field and the JavaScript code
needed to retrieve its **value**. Called by the
getParameter method of the AFView
component. The Activity framework
implements this logic...applications (e.g., Date Routines, Time Zone
Conversions, Field Validation Routines).

ReTA implementation

ReTA implements **client** side Field Validation Services through the ReTA
UI framework.

State Management

Description

State Management Services...s systems that reside outside the firewall
may host SNMP and/or other event management **agents**, public Internet
hosts currently may not provide event management data to a 3rd party
service...

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00777020

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN AN E-COMMERCE TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US20547 20000728 (PCT/WO US0020547)

Priority Application: US 99364161 19990730

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LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Detailed Description

Detailed Description

... insulates the application from changes in the SAP/DCOM connector components.

0 It provides utility **functions** for mapping the SAP/DCOM connector data types to the types required by the application...of Version Manager to teams enterprise-wide via the Internet and Intranets. An intuitive Web **client** lets users connect to a **secure** archive and work interactively, anywhere in the world, while sharing protected, centrally managed software.

Additional...message integrity, and optional client authentication for a TCPAP connection. Another WWW security solution is **Secure** Hypertext Transfer Protocol (S-HTTP), which is a security-enhanced. version of HTTP, developed by...

28/3,K/45 (Item 43 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00777017

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN AN E-COMMERCE ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US20560 20000728 (PCT/WO US0020560)

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MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Detailed Description

Detailed Description

... name of the

selected list box field and the JavaScript code
needed to retrieve-its **value** . Called by the
getParameter method of the AFView
component. The Activity framework
implements this logic...0

Microsoft Transaction Server 2.0

Microsoft Visual SourceSafe

Client 6.0

HP OmniBack 11 **Client**

177

Me

RETASRV2 P-166 60 Windows NT Microsoft Visual SourceSafe

(4002) MB Workstation 4...

...0

Microsoft Visual C++ 6.0 -Tools

Only

Microsoft Internet Explorer 4.01

Oracle 8 **Client**

Build Model

Figure 41 illustrates the application & architecture configuration for a
typical ReTA Build environment...s systems that reside outside the
firewall may host SNMP and/or other event management **agents** , public
Internet hosts currently may not provide event management data to a 3 Td
party...

28/3,K/46 (Item 44 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00777016

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN
E-COMMERCE BASED TECHNICAL ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS UNE
ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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(Residence), NL (Nationality), (For all designated states except: US)
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CA 94303, US
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DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG US UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
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(EA) AM AZ BY KG KZ MD RU TJ TM
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Claims

Claim

... technologies, the same standards, and the same designs can have three
different performance profiles. Each **client** therefore has a unique
situation to address performance. 0 A key success criteria is to...

...their products. Likewise, the performance issues can be complicated and
it is valuable to have **client** awareness.

396
Identifying "bottlenecks" is a key to obtaining maximum network
performance. The OSI Reference...

...used to understand how each of the layers adds another level of
overhead. I 0 **Client** awareness of potential performance issues early in
the engagement is key to 'ding effective network...

...these existing legacy tools do not provide the same capabilities today
for distributed networks supporting **client** / **server** and multimedia
applications. It is important to understand the tool market before
selecting an NPM tool. The state of the tool market can be summarized as
follows:
The **client** / **server** tools do not provide the mature and robust
functionality of the legacy systems tools. Distributed...

...and standardize through such associations as the Universal Measurement
Architecture (UMA).

397
meet the different **client** / **server** and distributed environment needs. A
number of different tools must be used to perform the...then uses
statistical representations of workload as 1 5 inputs to the model and
performs **calculations** to simulate the network over a **period** of time.
These tools are used to test the viability of new network designs,
troubleshoot...

...a network before networking hardware or application software is
purchased or implemented. It decreases the **risk** for implementation of
new network applications by giving designers and decision makers accurate
information about...

...design changes may effect the performance of the network. As the demand

for business critical **client** / **server** and intranet applications grows, so may the demand for network simulation. It is important to...

...for cost effective network simulation so that it is ready to meet the demand of **clients** as they grow. Consulting firms are in a unique position to leverage these expensive network simulation tools and the skilled employees requited to use them across many **client** IT projects thus driving the cost of these services down to a level that allows... tools can then be reevaluated from a skilled user's perspective within the framework of **client** services offerings. Development of a core skills group to develop deep simulation skills, processes and **client** services would be an appropriate step. Group members would be responsible for the selection and...

...easy to deploy

Report Generating

0 Proactive Management

e Remote Management

* Traffic Monitoring

* Node Monitoring

Server Management

* Scalability

Focus was given to the top two performance modeling products. The products selected...

...All modules under development (including database schema and object scripts; static HTML and images; Active **Server** Pages; JavaScript and style sheets; Interface Definition Language; Java source code; Rose Models; designs and...

...migrated using the PVCS migration process. The PVCS repository can be located on any UNIX **server** available to the development effort. This repository may contain the latest embodiments of all developed...

...DEV

When a PVCS User creates or modifies a module, he/she uses the PVCS **client** application to check out the module from the repository. The PVCS User works on the...module either on their local workstation or in a designated location on a shared network **server**. To execute a successful test, the latest versions of the modules must be located in ...

...migrated to the PROD level, they are placed in the specified working directory a network **server**. When a module gets promoted to this level, it is the responsibility of the PVCS...

...lessons learned from the process Be aware of time schedules for critical times (e.g. **server** maintenance)
9 Grant appropriate access to PVCS Users and PVCS Leads
PVCS Migration Control Tool...

28/3,K/47 (Item 45 from file: 349)

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00777012

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A JAVA BASED E-COMMERCE ARCHITECTURE

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE BASEE SUR JAVA

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Search Report from Ginger D. Roberts

(Residence), NL (Nationality), (For all designated states except: US)
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Legal Representative:
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LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
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(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
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Detailed Description

Detailed Description

... attribute for

2n

this view of the pag& d the- JavAScn'ptcodeneede&,-'f
retrieve its value . Called b the, getParameter method-,of''.

y

the AFView component. The Activity framework
implements this...4000) Microsoft Transaction Server 2.0
Microsoft Visual SourceSafe
Client 6.0

HP OmniBack 11 Client

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SUBSTITUTE SHEET (RULE 26)

jf@10

@FAIJL

M VjN

RETA P-166 60 Windows...want to 'ust encrypt data between a few users and
one's

J

system, a **private** or **secret** key encryption scheme may be appropriate.
If one is in a multi-user enviromnent one...services for scheduling,
starting, stopping, and restarting both client and server tasks (e.g.,
software **agents**).

ReTA implementation

ReTA implements Task & Memory Management Services through MTS 2

Information Services

218

SUBSTITUTE...s systems that reside outside the firewall may host SNMP
and/or other event management **agents** , public Internet hosts currently
may not provide event management data to a 3 d party...

28/3,K/48 (Item 46 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00776241 **Image available**

SYSTEM FOR INSURANCE PAYING FOR COUNTERCLAIMS IN THE EVENT OF IMPROPER
LAWSUITS

SYSTEME DE PAIEMENT D'ASSURANCE POUR DEMANDES RECONVENTIONNELLES EN CAS DE
POURSUITES MALVEILLANTES

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Patent and Priority Information (Country, Number, Date):

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LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 21882

Fulltext Availability:

Claims

Claim

... Material

prevented and costs savings

20405 20613: calculations of 20405

prospective underwriting

profits

20405 20614: **calculat** -ion of 20405

prospective **interest** income

20405 206142: **calculation** of other 20405

income

20406 20615: calculation of loss 20406, 21401

control (prospec-tive)

20206...of 20207, 20617,

info, 21402, counterclaim policies sold 21402, 21404

21404 or distributed to MD **clients**

internal 206262: database of 20209

info, 20209, accounting for licensors,

20617 licensees (\$ owed, \$

collected)

20412, 20802, 206263: database of 20412

20804, 21203 underwriting **risk** for

medical malpractice premium

20619, 206264: database of 206265, 21001

206202, 21001 accounting: dollars owed...

...27)

INPUT COMPUTER PROCESS OUTPUT

20601, 20602, 20801: database of historic 20601, 20602,

20603, 20604, **risk** for frequency and 20603, 20604,

20605 severity of medical 20605, 20802

malpractice by subcategory

(specialty...

...sex)
- 43
INPUT COMPUTER PROCES@S OUTPUT
20801 20802: calcula-r-ion of 206263
historic **risk** factors'
contribution to medical
malpractice premium
20606, 20607, 20803: database of 20606, 20607,
20608, 20609, prospective **risk** for 20608, 20609,
20610 frequency and severity of 20610, 20804
medical malpractice by
subcategory
20803 20804:calcula-r-ion of 206263
prospective **risk** factors'
con-tribut-lon to medical
malpractice premium
20601, 20603, 20805: database of estimates 20601...

...by subcategory 20806
(for ini-t-iation of program)
20805 20806: calculation of past 20401
risk factors' effect on
initial counterclaim premium
20407, 20619, 20807: database of 20407, 20808,
20620, 21204...

...and 22802
22802 severity of counterclaims by
subcategory
20807 20808: calculation of 20403, 21204
prospective **risk** factors'
effect on prospec-tive
counterclaim premium
Table 5 Claims Handling Computer System 315 (FIG...

...21209: content on medical 22205
malpractice stored
internally or accessed via
links -to or-her **servers**
Table 7 Broker's Computer System 314 (FIG. 30)
INPUT COMPUTEM-PROCESS OUTPUT
20615, 22001...

...21404: calculate commission 206202, 20626
owed
206266, 21405: database of potential 206266,
22003, 22804 MD **clients** for counterclaim 22003, 22804
coverage by name, specialty,
address, phone, fax, e-mail,
specialty, primary...orney material,
prosecuting counterclaim 22407
22201, 22202, 22603: network with 22201, 22202,
22203, 22204, -terminal/ **server** web search, 22203, 22204,
22205, 22206, links to insurers, or-her 22205, 22206,
22207, 22208...

...informa-r-ion on
206202, count-erclaim frequency and
20621, 20807 severit-y, ourcomes,
underwritAng **risk**
or-her 3rd 22803: database 20401, 20405
parry clearinghouse of

da-tabases, profit/loss, surplus/reserve...

28/3,K/49 (Item 47 from file: 349)
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00774519 **Image available**

**AUTOMATED SYSTEM FOR CONDITIONAL ORDER TRANSACTIONS IN SECURITIES OR OTHER
ITEMS IN COMMERCE**

**SYSTEME AUTOMATIQUE DE NEGOCIATION CONDITIONNELLE DE VALEURS MOBILIERES OU
D'AUTRES EFFETS DE COMMERCE**

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Patent and Priority Information (Country, Number, Date):

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Claims

Claim

... to a method and system for contingency trading of securities such as convertible bond "swaps", **risk** arbitrage, and pairs in both listed and over-the-counter markets. There are five types...

...to the company or the industry, and b) asset allocation and portfolio adjustment decisions; 2) **hedge** funds which are driven to purchase and sell securities based upon the relative value of...

...large multinational broker-dealers which purchase and sell securities based upon customers' (mutual funds and **hedge** funds) purchase and sale interest as well as relative value; 4) regional broker-dealers which...

...power; and 5) broker's brokers which expose indications of interest between dealers and some **hedge** funds, who act only as agent and do not position securities. There is no computer...

...typical" trading practice. Specifically, a large portion of convertible securities presently held in positions are **hedged** in one form or another and well over 60% of the trading volume is effected...need in the art, which will exploit this market, and other contingency based markets like **risk** arbitrage, ADR's, pairs, and eventually, options.

SUMMARY OF THE INVENTION

Accordingly, a primary object...

...to rapidly process conditional buy and sell orders of securities such as, convertible bond "swaps", **risk** arbitrage, and pairs in both listed

and over-the-counter markets. It is still another...field of the display screen of Fig. 4, which depicts quick-order entries and various **trade reports** ; Fig. 10 is the soft-key, wild card display area of the display screen... conditional order routing exchange (hereinafter CORE) of the present invention. The first scenario depicts a **client** /subscriber/trader request with a directed response. The second shows a **client** request whose response is disseminated to various interested parties. The third represents data originating outside of the system and distributed to all interested parties.

Directed Response

The CORE **client** program T1 formats and transmits a message for the system to handle DR1 , expecting whatever...

...The message is transmitted via the internet or some virtual network 14 through a messaging **server** 12, an application charged with delivering messages from one sender to one or more recipients...

...in which the orders were sent. The message is delivered to the system through a **server** topic ST1 , a messaging **server** mechanism configured to allow messages to be retrieved by the system exactly once. A collection of **server** -side application designed to cooperate in the present invention's centralized data processing, i.e. CORE Central Systems 10, a messaging **server** mechanism configured to allow message to be retrieved by a **client** exactly once.

Distributed Response

The CORE **client** program T2 formats and transmits a message for the system to handle DR2, expecting whatever response is appropriate to be distributed to every **client** program that has expressed interest in this information. The message is transmitted via the Internet or some virtual network 14 through the messaging **server**

12 The message is delivered to the system through a server topic ST2, guaranteeing it...Distribution of Prices Generated from Algorithms

Some of the major benefits of present invention's **trading** system are derived from its unique **algorithmic** order distribution methodology (the distribution of the orders in algorithmic form). The general form of...

...distribution of algorithmic orders or attributes thereof are:

- 1) it creates the ability for each **client** user interface to ...orders in formats independent of one another,
- 2) it provides enough information so that each **client** can operate on or change the assumptions implied in the view of orders, including changi...

...can view and operate on the same orders.

Example 1

One user can view a **risk** arbitrage Order Book in several formats, first an acquiree security price vs. acquiror security price...that is submitted to the trader terminal, either through user input or from the messaging **server** , can be used as an independent variable by the algorithm on a trader terminal to...2000 When the order was received by the

Time 10:02:35 10:12:42 **servers** .

User Creation 7/12/2000 7/12/2000 When the order was created

Time 10...00; Price= 102 pegged to the bid price of the underlying shares on an implied **hedge** of (11 500) shares at 32

B3 Y4

Sell 500; Price 103 1/4, no...

...00; Price 103 pegged to the ask price of the underlying shares on an implied **hedge** of 1500

S3 shares at 32

Sell 300; Price 103 versus buying 1000 underlying shares...uses the

underlying price as its primary independent variable from which prices of orders are **calculated**, the **trade** engine views each order independently and looks for prices of the underlying security in which...

- ...of an outside liquidity source. Another major difference is that the Order Book of the **client** interface can integrate orders residing in external Order Books, like the New York Stock Exchange or other ATS's, into the **client**'s view of a particular security and aide the **client** in his decision to purchase or sell securities within the internal trade engine or to...
- ...for both the underlying security and the derivative security as in equity options, index options, **risk** arbitrage, options on futures, futures on commodities, etc.
Some embodiments of the invention may include...simple video display device and a keyboard input device. Two-tier architectures, also known as **client / server** architectures, are generally found in Local Area Networks where participants typically have interdependent computing devices, such as Personal Computers or Personal Workstations (the **clients**), which have been configured to share a common resources on the network (the **server**), such as a shared instance of the computer systems implementation, an accessible set or sets...
- ...rendering text, graphics, images, sound, and video. Web pages are generally produced by a Web **server** (tier 1) using data stored in a central information repository (i.e. a database **server**, tier 2) and delivered to the participant where it is processed and statically displayed through...
- ...the participant's computing device, e.g. computer, cellular telephone, personal digital assistant, etc. (the **client**, tier 3). Recent developments in computer science have brought about the advent of other languages...interactive program comprising a computer application that executes on the participant's computing device (the **client**) and a variety of computer components running on a plurality of centralized computer systems (the **N servers**). The invention has been materialized as a set of computer instructions written in the Java...
- ...content and format of the information display or input information to be transmitted to the **server** tiers of the product. When the network participant initially connects to user managing component of...
- ...s computing device, assuring product version uniformity. The request to connect to the computer product **server** corriponents, and all subsequent participant requests, and all subsequent **server**-side initiated transmissions are delivered using a Java TM Message Service (JMS) compliant Message Oriented...
- ...The JMS specifications provide for reliable, flexible, configurable, asynchronous exchange of critical information between the **client** and the **server**-side components within distributed compulging environment. A
-F
non-JMS compliant MOM or a proprietary...
- ...Service implemented as a collection of Enterprise JavaBeanSTM (EJB), running on an EJB-compliant application- **server**, designed to manage all issues pertaining to information access, data persistence to a Relational Database Management System, and data transmission to and from various **server** components, and data transmission from the **server** components taken as a whole to **client** programs running on the participant's computing device, individually or taken together in unison. The EJB specifications provide for a **server**-side component architecture for distributed, transactional, persisted,

secure applications. Other forms of highly available component managing application **servers** may be available or may be written for this purpose. Pertinent order-related requests and...

...Order Management System to the appropriate Trade Engine for processing. The Trade Engine is the **server** -side system component ultimately charged with verifying order information as valid and designating the order...

...circumstances, such as movement in the underlying securities market, as reported by the Price Feed **Server**, so dictate, and removing orders from consideration when circumstances, such as the aforementioned movement in ...

28/3,K/50 (Item 48 from file: 349)
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00774517 **Image available**
FINANCIAL PRODUCTS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR
PRODUITS FINANCIERS AYANT DES RECETTES AJUSTABLES, FONCTION DE LA DEMANDE, ET ECHANGES COMMERCIAUX CORRESPONDANT

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Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 62845

Fulltext Availability:

Claims

Claim

... Contingent Claim Notation

2.2 Units of Investment and Payouts

2.3 Canonical Demand Reallocation **Functions**

2.4 **Computing** Investment Amounts to Achieve Desired Payouts

2.5 A Canonical DRF Example

2.6 Interest Considerations...

...Contingent Claims

3.1 DBAR Range Derivatives (including 21 examples)

3.2 DBAR Portfolios

4 **Risk** Calculations in Groups of DBAR Contingent Claims

4.1 Market Risk

4 1 Capital-At- Risk Determinations

4 2 Capital-At- Risk Determinations Using Monte Carlo

Simulation Techniques

4 3 Capital-At- Risk Determinations Using Historical

Simulation Techniques

4.2 Credit Risk

4 1 Credit-Capital-At- Risk Determinations

1 5 4 2 Credit-Capital-At- Risk Determinations using Monte Carlo

Simulation Techniques

4 3 Credit-Capital-At- Risk Historical Simulation Techniques

5 Liquidity and Price/Quantity Relationships

6 Detailed Description of the Drawings...the occurrence of a particular outcome within a selected

state. Such investments allow traders to hedge the possible outcomes of 1 0 real-world events of economic significance represented by the...

frequently as in current derivatives

markets. This is how derivatives traders currently are able to hedge

options, futures, and other derivatives trades. In preferred embodiments

of the present invention, traders may 1 5 (c) Credit Risk : In preferred embodiments of a DBAR contingent claims

market, the dealer or exchange is substantially protected from primary market risk by the fundamental principle underlying the operation of the

system -- that returns to successful investments are funded by losses from

unsuccessful investments. The credit risk in such preferred embodiments is distributed among all the market participants. If, for example, leveraged...

...within a

group of DBAR contingent claims, a non-zero possibility of default, or credit risk. Such credit risk is, of course, ubiquitous to all financial

transactions facilitated with credit.

One way to address this risk is to not allow leveraged investments within the group of DBAR contingent claims, which is...

...monitoring, including

- 30 calculation of a trader's impact on the overall level of credit risk in the

DBAR system and the particular group of contingent claims. These risk management calculations should be significantly more tractable and transparent than the types of analyses credit risk managers typically perform in conventional derivatives markets in order to monitor counterparty credit risk.

An important feature of preferred embodiments of the present invention is the ability to provide diversification of credit risk among all

the traders who invest in a group of DBAR contingent claims. In such...

...other traders

in the exchange as counterparties, effecting a mutualization of counterparties and counterparty credit risk exposure. Each trader therefore assumes credit risk to a portfolio of counterparties rather than to a single counterparty.

Preferred embodiments of the...

...claim and

exchange of the present invention present four principal advantages in managing the credit risk inherent in leveraged transactions. First, a preferred form of DBAR contingent claim entails limited liability... should be a statistical

diversification of the credit risk. such that the amount of credit risk borne by any one trader is, on average (and in all but exceptionally rare cases...

- ...invention, the entire distribution of margin loans, and the aggregate amount of leverage and credit risk existing for a group -of DBAR contingent claims, can be readily calculated and displayed to...
- ...the group of claims. Thus, traders themselves may have access to important information regarding credit risk . In traditional markets such information is not readily available. Fourth, preferred embodiments of a DBAR...
- ...distribution of future possible outcomes for real-world events, which they can use to manage risk more effectively. For many traders, a significant part of credit risk is likely to - 32 be caused by market risk . Thus, in preferred embodiments of the present invention, the ability through an exchange or otherwise to control or at least provide information about market risk should have positive feedback effects for the management of credit risk . A simple example of a group of DBAR contingent claims with the following assumptions, illustrates...state not counting the trader's "new" investments. In this example, in order to fully hedge his investment in the appreciate state, the trader can invest \$.95 (95/1 00) in...example strong for-Ms of public and private key encryption.
 - (f) Real-Time Market Data Server : Real-time market data may be provided to support frequent calculation of returns and to ascertain the outcomes during the observation periods .
 - (g) Real-Time Calculation Engine Server : Frequent calculation of market returns may increase the efficient functioning of the market. Data on...
- ...estimate expected returns, at least at the start of a trading period.
 - (h) Real-Time Risk Management Server : In order to compute trader margin requirements, expected returns for each trader should be computed frequently. Calculations of " value-at-risk " in traditional markets can involve onerous matrix calculations and Monte Carlo simulations. Risk - 35 calculations in preferred embodiments of the present invention are simpler, due to the existence...specification may be used to capture, 1 5 store and retrieve these data. Market Evaluation Server : Preferred embodiments of the method of the present invention include the ability to improve the...
- ...analysis with realized outcomes. The network implementation of the present invention may therefore include analytic servers to perform these analyses for the purpose of continually improving the efficiency of the market...state across the distribution of states as that distribution exists at the end of each trading period and calculates payouts for each investments in each state conditioned IMon the occurrence of each state. In...

28/3,K/51 (Item 49 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00762427 **Image available**

PORTFOLIO ACCOUNTING AND RISK MANAGEMENT SYSTEM
SYSTEME DE COMPTABILITE ET DE GESTION DES RISQUES LIES A UN PORTEFEUILLE DE
PLACEMENT

Patent Applicant/Assignee:

TRADING RESEARCH DESIGN INC, 95 Saratoga Road, Amherst, NY 14226-4336, US
, US (Residence), US (Nationality)

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Legal Representative:

HJORTH Beverly E (et al) (agent), Weingarten, Schurgin, Gagnebin & Hayes
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200075836 A2 20001214 (WO 0075836)

Application: WO 2000US15452 20000605 (PCT/WO US0015452)

Priority Application: US 99137690 19990604

Designated States: CA

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 11929

Fulltext Availability:

Detailed Description

Detailed Description

... conjunction with

the accompanying drawings in which.

Fig. 1 is a block diagram showing a **client** computer system and a **server** computer system communicating over the World Wide Web ("Web") in accordance with an illustrative embodiment...

...screen provided by

the protection module;

Fig. 16 is an exemplary display screen of a **risk** report;

Fig. 17 is an exemplary display screen of a performance report;

Fig. 17A is...

...screen of an option

price calculator;

is Fig. 19 is a flow chart of a **trading** register **function** of the present system;

Fig. 20 is an exemplary display screen of a trade register...

...services provided by a

system administrator;

Fig. 22 is an exemplary code block for performing **risk** calculations;

Fig. 23 is a further exemplary code block for performing **risk** calculations;

Fig. 24 is a further exemplary code block for performing **risk** calculations;

Fig. 25 is an exemplary display screen of a portfolio selection function of the...

28/3,K/52 (Item 50 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Patent Applicant/Assignee:

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Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)

Application: WO 2000US14420 20000525 (PCT/WO US0014420)

Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

Fulltext Availability:

Claims

Claim

... film an a FrP

Determines it a user or group of wars haw permission to **server**
perform an operation In a specific application

C1 Utilizes centralized directory of profiles for entitlement...

...sessions simultaneously active

E Supports Client Cookies

Posses requests from extemal clients to internal web **servers** and return
results 0 Supports Client URL Encoding Serves as trusted agent to access
Internal machines on the behalf of clients 2 Supports **Server**
Information with Client Cookles Hides IP Addresses of machines Inside a
firewall from external clients 0 Supports **Server** Information with URL
Session identifiers

Provides configuration control over external access permissions

E3 Provides adapter...

...at the functional level with Oracle Financials via API's

0 Spreads tasks Among application **servers** using and Intelligent load-
13 Supports Oracle's API sets for extemall integration balance scheme...

...Access Adapter capabilities C1 Provides a centralized task distribution
mechanism for muting services C3 Identifies **servers** that am off-line
and re-route traffic 0 Provides adapter or machanism to communicate...

...aWum notification of attacks E Provides adapter or machanism to transfer

28/3,K/54 (Item 52 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00751214

**SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES
FINANCIERS**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200063824 A2 20001026 (WO 0063824)
Application: WO 2000US9899 20000413 (PCT/WO US0009899)
Priority Application: US 99293398 19990416; US 99475693 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25402

Fulltext Availability:

Claims

Claim

... functional product development team
including team members representing at least a plurality of the following
financial services business functions : product design, **risk**
management,
finance, marketing, legal and administration;
[b] a plurality of user interfaces coupled to the...functional product
development team including team members representing at least a plurality
of the following **financial services**
business functions : product design, **risk** management, finance,
marketing,
legal and administration;
[b] programming a central processing unit with a process...functional
product development team including team members representing at least a
plurality of the following **financial services**
business functions : product design, **risk** management, finance,
marketing,
legal and administration;
[b] providing each member of the team with a...

...principal step has

been successfully completed in order to proceed to a subsequent step;

[c3] risk management principles integrated into each of the principal steps;
[c4] quality control principles integrated into...

28/3,K/55 (Item 53 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00743941 **Image available**

**METHOD AND SYSTEM FOR HEALTHCARE TREATMENT, PLANNING, AND ASSESSMENT
PROCEDE ET SYSTEME DESTINES AU TRAITEMENT, A LA PLANIFICATION ET A
L'EVALUATION EN MATIERE DE SANTE**

Patent Applicant/Assignee:

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NOLF Randy R, R.R. 1, Saylorsburg, PA 18353-9801, US

Legal Representative:

BURDETT James R, Venable, P.O. Box 34385, Washington, DC 20043-9998, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200057310 A1 20000928 (WO 0057310)

Application: WO 2000US7712 20000323 (PCT/WO US0007712)

Priority Application: US 99125931 19990323; US 99396404 19990915

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14546

Fulltext Availability:

Claims

Claim

... a proposed treatment plan.

29 A data processing system including a client and a healthcare server
, comprising:

a storage device including patient health information;

a memory including administrative software and a healthcare system that

computes a risk value based on diagnostic data and that analyzes a

proposed treatment plan that reflects the **risk** value, the **risk** value

reflecting a likelihood of a patient developing disease and being

responsive to

treatment; and...

...a patient's likelihood of developing a

disease and being responsive to treatment;

means for **computing a risk value** based on a subset of the

diagnostic data; and means for analyzing a proposed treatment plan that

reflects the computed **risk** value.

31 A computer-readable medium containing instructions for controlling a
data processing system to...

28/3,K/56 (Item 54 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00737987 **Image available**

GLOBALLY TIME-SYNCHRONIZED SYSTEMS, DEVICES AND METHODS
SYSTEMES GLOBALEMENT SYNCHRONISES DANS LE TEMPS

Patent Applicant/Assignee:

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, US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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FLANNERY James P, 30 Williams Street, New City, NY 10965, US, US
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Legal Representative:

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06902, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200050974 A2 20000831 (WO 0050974)

Application: WO 2000US5093 20000228 (PCT/WO US0005093)

Priority Application: US 99258573 19990226

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 80968

Fulltext Availability:

Claims

Claim

... Message 455 containing the game server
address and the auction server access code usiner its **private**
decryption key. The **client** machine then creates a messaae, indicated as
Message 460 in FIG. 7D, containing the bidder...computers has a set of
registers used to control and monitor the scanning and refresh **periods**
and
rates. One standard **function** is the ability to query the adapter to
determine whether it is currently in a vertical retrace **period** or not.
By using this **function** over a **period** of time, and recording the local
clock time each time the display enters vertical retrace...be many
present and future applications in which the bidders will be intelligent
software-based **robots** (commonly referred to as " **BOTS** ") programmably
engaged in real-time, time-constrained competition for valuable resources
over the Internet. In...

...embodiments of the present invention, the client
machines can provide a host environment for these **bots** to participate
in
time-constrained contests

28/3,K/57 (Item 55 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00545208 **Image available**

DYNAMIC FLOW-THROUGH CONTEXT SWITCHING OF INVESTMENT DATA INTO MULTIPLE
INVESTMENT TOOLS
COMMUTATION DE DONNEES D'INVESTISSEMENT DANS DES INSTRUMENTS
D'INVESTISSEMENT MULTIPLES AVEC CONTEXTE DYNAMIQUE A DEBIT ELEVE

Patent Applicant/Assignee:

HARVEST TECHNOLOGY INC,

Inventor(s):

MASON Roderick K V,

CHOY Hanford C,

DIRIK Akin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200008581 A1 20000217 (WO 0008581)

Application: WO 99US17644 19990803 (PCT/WO US9917644)

Priority Application: US 98128273 19980803

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU
TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 20143

Fulltext Availability:

Detailed Description

Detailed Description

... investment tools io appropriate to different financial instruments may
be provided; for example value at risk tools may be implemented to
provide value at risk information about a user selected domain;
currency pricing model tools would be used for currency...

...normalization engine, or direct interfacing of the investment tools with
the database, without using the client - server architecture of the
application server .

Accordingly, the scope of the present invention should be defined solely
with respect to the...

28/3,K/58 (Item 56 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00488469 **Image available**

SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
FINANCIAL INSTRUMENTS
SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,

MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE
DK DK EE EE ES FI FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK

Search Report from Ginger D. Roberts

SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 34553

Fulltext Availability:

Claims

Claim

... risk portfolio from the user. The inputted orders or portfolio is sent to the auction **server** 34 at the central processing center 12 where the auction or switch auction, respectively, is...Internet.

With reference now to FIG. 4, illustrated is an embodiment of a business unit **server** 18 which includes a proxy agent 1 1 0 in accordance with the present invention...

...discarding information from the networks 16. Preferably, proxy agent 110 resides on a business unit **server** 18 which is part of the respective client sites 14 internal data networks. However, the system 10 of the present invention may be implemented without business unit **servers** 18, whereby the functionality of the proxy agent 110 may be incorporated into the trader and encoding encrypted messages, and network management.

The business unit **server** 18 includes a processor 112 that communicates with the other elements within the business unit **server** 18 via a system interface 114. An input device 116, for example, a keyboard or...

...is used to output data to the user. A memory 120 within the business unit **server** 18 includes the proxy agent 1 1 0 and a conventional operating systems 122 which...

...by processor 112. An external communication link 124 is provided to interface the business unit **server** 18 with other computer systems or computer/based machines such as networks 16 and trader...

...profiles 128 for each of the different trader workstations 20 associated with the business unit **server** 18. Alternatively, the trader data may be stored at the central processing center 12 so...

...the hard disk of the desktop computer 2) downloading them across the network from a **server** on the internal data network of the client site, or 3) by downloading them directly...

...entry interface, a market details interface, an outstanding order interface, an historical order interface, and **functions** such as symbology, credit preference checking, **term** negotiation, automatic notification, interest rate reset **risk** switches, and order auction. When beginning a ...user may launch a local or network application that runs locally or on an attached **server**. The application will enable a connection to system 10 over network 16, much the same...instruments, there are typically many more parameters, such as the maturity, fixed interest rate, floating **interest rate**, currency, floating **rate** index, and **calculation** rates, which are important and are preferably defined. This complexity has allegedly been one of...method using the reference rates on either side of the desired date should be used.

CALCULATION PERIODS : First and not last convention. Therefore, the **calculation period** includes the first **payment** date but excludes the next

payment date.

SUBSTITUTE SHEET (RULE 26)

TERMINATION DATE: All termination dates will be subject to

adjustment if they fall on a non-business day.

ADJUST **CALCULATION PERIOD** : The number of days is assumed to adjust if the payment days are adjusted for...financial contracts. In prior art systems, credit information was primarily used to deal with settlement **risk** in trading spot foreign currency. In such prior art systems, the credit line or limit...

28/3,K/59 (Item 57 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00487181 **Image available**

METHOD AND SYSTEM FOR ELECTRONICALLY DELIVERING DEFINED FINANCIAL SERVICES FOR LARGE MOBILE PASSENGER CONVEYANCES

PROCEDE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES FINANCIERS SOUS FORME ELECTRONIQUE, DANS DES MOYENS DE TRANSPORT DE PASSAGERS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

HOOPER William D,

KAWA Joseph C,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9918533 A1 19990415

Application: WO 98US20471 19981002 (PCT/WO US9820471)

Priority Application: US 9760799 19971003

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 9376

Fulltext Availability:

Claims

Claim

... the user can obtain access to money via a portable ATNUCAT-type terminal without security **risk** because no cash is directly involved. At the end of the user's visit to...

...200 according to an embodiment of the present invention that permits both financial and non-financial **functions** in an integrated system such as that described in FIG. 5. The smart card 200...

28/3,K/60 (Item 58 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00478151 **Image available**

A METHOD AND SYSTEM FOR EVALUATING CUSTOMERS OF A FINANCIAL INSTITUTION USING CUSTOMER RELATIONSHIP VALUE TAGS

PROCEDE ET SYSTEME POUR L'EVALUATION DES CLIENTS D'UN ETABLISSEMENT FINANCIER, A L'AIDE D'ETIQUETTES DE VALEUR DES RELATIONS AVEC LES CLIENTS

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

MAYR Mona,

WALKER Darcy,
LIN Yinghua,
COGGESHALL Stephen V,
WU Guowei,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9909503 A1 19990225
Application: WO 98US16457 19980818 (PCT/WO US9816457)
Priority Application: US 9756540 19970819

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15231

Fulltext Availability:

Detailed Description

Detailed Description

... pricing, and credit line assignment. In addition to value tags, other types of tags for **risk**, propensity to buy, and attrition are used to segment the customers and to assign customer management strategies. Such strategies are coordinated and executed across all **financial** institution **functions**. Current and future values are used to segment the customer base and to assign the...

28/3,K/61 (Item 59 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00443927

A COMMUNICATION SYSTEM ARCHITECTURE

ARCHITECTURE D'UN SYSTEME DE COMMUNICATION

Patent Applicant/Assignee:

MCI WORLDCOM INC,
EASTEP Guido M,
LITZENBERGER Paul R,
OREBAUGH Shannon R,
ELLIOTT Isaac K,
STELLE Rick,
SCHRAGE Bruce,
BAXTER Craig A,
ATKINSON Wesley,
KNOSTMAN Chuck,
CHEN Bing,
VANDERSLUIS Kristan,

Inventor(s):

EASTEP Guido M,
LITZENBERGER Paul R,
OREBAUGH Shannon R,
ELLIOTT Isaac K,
STELLE Rick,
SCHRAGE Bruce,
BAXTER Craig A,
ATKINSON Wesley,
KNOSTMAN Chuck,
CHEN Bing,
VANDERSLUIS Kristan,
JUN Fang DI,

Patent and Priority Information (Country, Number, Date):

Search Report from Ginger D. Roberts

Patent: WO 9834391 A2 19980806
Application: WO 98US1868 19980203 (PCT/WO US9801868)
Priority Application: US 97794555 19970203; US 97794114 19970203; US
97794689 19970203; US 97807130 19970210; US 97798208 19970210; US
97795270 19970210; US 97797964 19970210; US 97800243 19970210; US
97798350 19970210; US 97797445 19970210; US 97797360 19970210
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 156226

Fulltext Availability:
Detailed Description

Detailed Description
... Intelligent Services Network Adjunct Processor
MTOC Manual Telecommunications Operator Console
ARU Audio Response Unit
ACP **Automatic** Call Processor
1 SNAS Network Audio Server
EVS Enhanced Voice Services
POTS Plain Old Telephone...

28/3,K/62 (Item 60 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00432616
A COMMUNICATION SYSTEM ARCHITECTURE
SYSTEME, PROCEDE ET PRODUIT MANUFACTURE POUR L'ARCHITECTURE D'UN SYSTEME DE
COMMUNICATION

Patent Applicant/Assignee:
MCI COMMUNICATIONS CORPORATION,
ELLIOTT Isaac K,
STEELE Rick D,
GALVIN Thomas J,
LAFRENIERE Lawrence L,
KRISHNASWAMY Sridhar,
FORGY Glen A,
REYNOLDS Tim E,
SOLBRIG Erin M,
CERF Vinton,
GROSS Phil,
DUGAN Andrew J,
SIMS William A,
HOLMES Allen,
SMITH Robert S II,
KELLY Patrick J III,
GOTTLIEB Louis G,
COLLIER Matthew T,
WILLE Andrew N,
RINDE Joseph,
LITZENBERGER Paul D,
TURNER Don A,
WALTERS John J,
EASTEP Guido M,
MARSHALL David D,
PRICE Ricky A,

Search Report from Ginger D. Roberts

SALEH Bilal A,
Inventor(s):
ELLIOTT Isaac K,
STEELE Rick D,
GALVIN Thomas J,
LAFRENIERE Lawrence L,
KRISHNASWAMY Sridhar,
FORGY Glen A,
REYNOLDS Tim E,
SOLBRIG Erin M,
CERF Vinton,
GROSS Phil,
DUGAN Andrew J,
SIMS William A,
HOLMES Allen,
SMITH Robert S II,
KELLY Patrick J III,
GOTTLIEB Louis G,
COLLIER Matthew T,
WILLE Andrew N,
RINDE Joseph,
LITZENBERGER Paul D,
TURNER Don A,
WALTERS John J,
EASTEP Guido M,
MARSHALL David D,
PRICE Ricky A,
SALEH Bilal A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9823080 A2 19980528
Application: WO 97US21174 19971114 (PCT/WO US9721174)
Priority Application: US 96751203 19961118; US 96751668 19961118; US
96752271 19961118; US 96758734 19961118; US 96751209 19961118; US
96751661 19961118; US 96752236 19961118; US 96752487 19961118; US
96752269 19961118; US 96751923 19961118; US 96751658 19961118; US
96752552 19961118; US 96751933 19961118; US 96751663 19961118; US
96746899 19961118; US 96751915 19961118; US 96752400 19961118; US
96751922 19961118; US 96751961 19961118

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Publication Language: English
Fulltext Word Count: 168195

Fulltext Availability:
Detailed Description

Detailed Description

... integrity of the database. Fifth software provides at least one
satellite domain including a database **client** configured to provide user
access and update capabilities and being coupled to the master database
...Relationships
.....
..... 107 VIII. INTELLIGENT NETWORK
.....
107 A. Network Management
.....
..... 107 B. Customer Service
.....
..... 108 C. Accounting

Search Report from Ginger D. Roberts

.....
..... 109 D. Commissions
.....
..... 109 E. **Reporting**
.....
..... 110 F. Security
.....
..... 110 G. Trouble Handling
.....
..... 110 IX. ENHANCED PERSONAL SERVICES
..... 110 A. Web...
A. Components of Video Telephony System
..... 217 1. DSP modem
pools with ACD
.....
217 2. **Agent**
.....
..... 217 3. Video on Hold Server
.....
..... 217 4. Video Mail Server
.....
..... 218 5. Video Content...
.....
...THE INTERNET 221 A.
Components
.....
..... 222 1. Directory and Registry Engine
.....
3) 2. **Agents**
.....
..... 223 3. Video Mail Server
.....
..... 223 4. Video Content Engine
.....
..... 223 5. Conference Reservation Engine...

28/3,K/63 (Item 61 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00418748 **Image available**
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION
SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES

Patent Applicant/Assignee:
INTERTRUST TECHNOLOGIES CORP,

Inventor(s):
GINTER Karl L,
SHEAR Victor H,
SIBERT W Olin,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9809209 A1 19980305
Application: WO 97US15243 19970829 (PCT/WO US9715243)
Priority Application: US 96706206 19960830

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 195626

Fulltext Availability:
Detailed Description

Detailed Description

... between subsets of the business model participants.

Through the use of VDE, electronic commerce can **function** 'in the same way as traditional commerce-that is commercial relationships regarding products and services...

28/3,K/64 (Item 62 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00386814 **Image available**

PROCESS MANAGEMENT SYSTEM AND METHOD
SYSTEME ET METHODE DE GESTION DE PROCESSUS

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION,

Inventor(s):

LEHMANN Jean B,
REID Matthew B,
HICKS Jaye D,
BERENBROCK Steven K,
RUCKER Brad L,
BOETTCHER Scott M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9727557 A1 19970731

Application: WO 97US1208 19970124 (PCT/WO US9701208)

Priority Application: US 96591920 19960125

Designated States: AU CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Publication Language: English

Fulltext Word Count: 5441

Fulltext Availability:
Detailed Description

Detailed Description

... that can be used

to produce work product 30, such as joint iterative rapid development, **financial** cost models, **function** -level **risk** assessment, or precedence diagramming. Training 33 may describe the training class, seminar, or materials available...

28/3,K/65 (Item 63 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00376923

STRUCTURED FOCUSED HYPERTEXT DATA STRUCTURE
STRUCTURE DE DONNEES HYPERTEXTE ARTICULEE SUR LA STRUCTURATION

Patent Applicant/Assignee:

HYPERMED LTD,
OREN Avraham,
OLCHA Lev,
KOWALSKI Nahum,
MARGULYAN Rita,

Search Report from Ginger D. Roberts

Inventor(s):

OREN Avraham,
OLCHA Lev,
KOWALSKI Nahum,
MARGULYAN Rita,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9717666 A2 19970515
Application: WO 96IL131 19961023 (PCT/WO IL9600131)
Priority Application: US 95551929 19951023

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM

AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 263802

Fulltext Availability:

Detailed Description

Detailed Description

```
... Else
sNumber + 1) = SearchTimeRanOut = False
fnnMainSearch.SearchString.List(Prev EndIf
iousSearchesNumber) I
Next PreviousSearchesNumber End Function
End Sub Sub SetUpSearchForWord
259
SUBSTITUTE SHEET (RULE 26)
'This routine handles setting up the...
```

28/3,K/66 (Item 64 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00344642

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Assignee:

ELECTRONIC PUBLISHING RESOURCES INC,

Inventor(s):

GINTER Karl L,
SHEAR Victor H,
SPAHN Francis J,
VAN WIE David M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9627155 A2 19960906
Application: WO 96US2303 19960213 (PCT/WO US9602303)
Priority Application: US 95388107 19950213

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL

PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY

KG KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 207972

Fulltext Availability:

Detailed Description

Detailed Description

... pathway may or may not be the same as a pathway for content usage information **reporting**. Such **payment** may be placed into a VDE container created automatically by a VDE installation in response...

...appropriate party such as a clearinghouse, provider of original property content or appliance, or an **agent** for such provider (other than a clearinghouse). Payment information may be packaged in said VDE...the video production studio, be made

- 160

available to other video publishers who may add **value** and/or act as repackagers or redistributors.

Figure 1 also shows a publishing house 214...is, as shown by arrow 114, =orte to a fMUUQW clearinghouse 116. Based on this '**reporting**,' the **financial**

165

clearinghouse 116 may generate a bM and send it to the content user 112...

...Arrow 120

shows the content user 112 providing pa=ents for content usage to the **financial** clearinghouse 116. Based on the **reports** and payments it receives, the **financial** clearinghouse 116 may provide **reports** and/or payments to the distributor 106. The distributor 106 may, as shown by arrow...

...or payments may be done differently. For example, clearinghouse 116 may directly or through an **agent**, provide reports and/or payments to each of VDE content creators 102, and rights distributor...since HPes 655 are typically protected by operating system security and may not provide truly **secure** processing. Thus, in the preferred embodiment, for high security applications at least, all secure processing...

28/3,K/67 (Item 65 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00335650 **Image available**
COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT PROTECTION
SYSTEME INFORMATIQUE POUR LA GESTION DE COMPTES FINANCIER DE CLIENT AVEC UNE PROTECTION CONTRE LE DECOUVERT
Patent Applicant/Assignee:
PROPRIETARY FINANCIAL PRODUCTS INC,
Inventor(s):
ATKINS Charles A,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9618162 A1 19960613
Application: WO 95US15922 19951204 (PCT/WO US9515922)
Priority Application: US 94442 19941206
Designated States: AL AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP KR, KZ LK LR LS LT LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TT UA UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 37555
Fulltext Availability:

Detailed Description

Detailed Description

... a forecast of economic and financial
25 variables concerning a set of possible scenarios, her **risk**
preference and the budgetary constraints to which she is
subject. The prioritization function suggests consumption
levels and investments and credit facilities to the individual
to best realize her **financial** objectives. The **function** may
30 also suggest one or more contractual agreement(s) reflecting a
derivative form of...

28/3,K/68 (Item 66 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00156314

SIGNAL PROCESSING APPARATUS AND METHODS
DISPOSITIF ET PROCEDES DE TRAITEMENT DE SIGNAUX

Patent Applicant/Assignee:

HARVEY John C,

Inventor(s):

HARVEY John C,

CUDDIHY James W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 8902682 A1 19890323

Application: WO 88US3000 19880908 (PCT/WO US8803000)

Priority Application: US 8796 19870911

Designated States: AT AU BE BJ BR CF CG CH CM DE DK FI FR GA GB GB HU IT JP

KP LK LU MC MG ML MR MW NL NO RO SE SN SU TD TG

Publication Language: English

Fulltext Word Count: 161690

Fulltext Availability:

Claims

Claim

... one of many
instances in this specification where a given SPAM command
invokes different controlled **functions** at different apparatus
because the apparatus are preprogrammed differently.)
To load and run said information...

?